DEC 2013/JAN 2014
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234 PRODUCTS REVIEWED!

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FREE-RANGE FIBS
Is your meat really free?

TESTS
- Barbecues
- Mozzie repellents
- Ride-on mowers
- Washing machines
- Car tyres
- Blood pressure monitors
- Car GPS
- Party lights
- Men's shavers
- AV receivers
- Cameras
- TVs

HAPPY HOLIDAYS
Travel insurance and staying healthy

THE HIGH PRICE OF BEAUTY
Why we pay more

Summer daze

We test BBQs, party lights and mozzie repellents

Guaranteed to displease

The Shonkys are done for another year, but it's taken no time for CHOICE to come across more shonky behaviour

While our 2013 Shonky Awards already seem like a distant memory, we've spent the past month or so caught up in the skirmishes that result from naming and shaming large businesses.

Credit Repair Australia, which received a Shonky for charging a $990 non-refundable fee to people in financial difficulty, hired a big public relations firm to try and force us to back down. When that didn't work, they sent in the lawyers. As far as we're concerned, this makes us even more confident that this business deserved a Shonky.

Gaming business EA, however, deserves kudos for its response. Within a few days of the Shonkys, it had apologised and made changes to its phone lines so that Australian consumers no longer have to pay $2.48 per minute when calling about games that don't work. They've also told us to stay tuned for further changes.

The peak retail season over December-January is, of course, a huge opportunity for shonky practices, so it's more important than ever to know your rights as a consumer. One of the basic rights we all have under the Australian Consumer Law is to consumer guarantees (similar to what used to be known as warranties). The consumer guarantees mean that products should be fit for purpose, free from defects and last for a reasonable period of time. If they aren't or don't, we have a right to return them to the retailer or manufacturer for repair, refund or replacement.

Here at CHOICE, we've had a sneaking suspicion for a while now that many retailers make it hard for consumers when something goes wrong. To put our theory to the test, we shadow shopped 80 stores across three major chains to test how well the guarantees work in practice. We were also interested in the tactics used to push extended warranties, which are often not worth the paper they're printed on.

Sadly, as Andy Kollmorgen and Jemma Castle report on page 16, our suspicions were confirmed. We found widespread evidence of practices that we consider to be in breach of the Australian Consumer Law. We recognise that retail staff are often only doing what they've been told to do, but we believe stores have an obligation to make sure their staff understand the law and are proactive in helping customers when something goes wrong.

The ACCC has flagged an interest in how these laws are working, so we look forward to sharing the results of our research with them. In the meantime, if you want to avoid having to call upon the law, our guide to the top five Christmas rip-offs (page 20) will help you choose right.

Best wishes for the festive season!.

Alan Kirkland, CEO
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For general membership & consumer enquiries, phone 1800 069 552

CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. We pay full price for the products we test, so remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by subscriptions to our magazines, **choice.com.au** and from other services we supply to benefit members and consumers. CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims. **SUBSCRIBE** To review the full range of membership benefits available to you, go to **choice.com.au/signup** and compare all our options for providing you access to our premium content across our website, mobile, tablet and print products. **SUBSCRIPTIONS/RENEWALS** Call 1800 069 552 or email us at **ausconsumer@choice.com.au**

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The latest tech spin

CHOICE's Kate Browne lifts the lid on cosmetics geo-blocking

We expose the price discrepancies cosmetics manufacturers would prefer to cover up on page 36

Left breathless

Outdoor air pollution has been classed as carcinogenic to humans by the International Agency for Research on Cancer, the World Health Organization's specialised cancer agency. Experts reviewed more than 1000 scientific papers, concluding that air pollution is a leading environmental cause of cancer death. It increases the risk of lung cancer, and may increase the risk of bladder cancer.

JEMMA CASTLE

The Open2Study portal at open2study.com is the place to go to if you want to find a free online course from one of the Australian universities that are part of the Open Universities program. In our *CHOICE* Sep 13 news item we didn't mention that this is the best site for finding a locally run program.

➤I SAY

In poor taste

My partner and I recently went away for a weekend in the Hunter Valley. The weather was perfect, the wine divine, but one experience we had left a bad taste.

We booked a restaurant with a good reputation (and a great write-up in *The Sydney Morning Herald Good Food Guide*) for a late lunch at 2.30pm on the Saturday. We were seated by a flustered maître d' who told us the restaurant had run out of menus and that he would be bringing them "shortly". We thought this was quite unusual, particularly as the place was half empty, but decided to give them the benefit of the doubt. After a cool 20-minute wait we were finally given the hallowed book.

By the time we placed our order, the idea of a leisurely two-course lunch had evaporated. We had wineries to visit and only a couple of hours left before they shut up shop, so one main each it was.

An hour later, we were still hungry and waiting. We tried in vain to catch the attention of a waiter (we succeeded once, but were told "oh, I don't do this section, you need the other guy"). He finally informed us that the restaurant was very busy preparing for a wedding for that evening, and our food would be on the way "shortly". As our definitions of shortly obviously varied, we asked for specifics. "15 minutes or so," he said, and it turned out to be more "or so" than we bargained for. When we asked for some bread, we were given a single roll to share.

Under normal circumstances we'd have left then and there, but we were close to the wineries we wanted to visit and far away from any other eateries. So we waited.

The food, when it arrived, was as much of a disaster as the service. For $40 a plate we got a steak that was neither rare nor hot, and two small cannelloni, stuffed with a cold, bitter spinach and no ricotta in sight.

Needless to say, we neither ate nor paid for the meal. Upon our exit, the waiter said: "It's not normally like this. Do come back, the drinks will be on the house."

To which I say: fool me once, shame on you. Fool me twice: not for all the wine in the valley. **ZOYA SHEFTALOVICH**

The food, when it arrived, was as much of a disaster as the service. For $40 a plate we got a steak that was neither rare nor hot, and two small cannelloni

Liquid lunch

A cost-benefit analysis of kilojoule labels on alcoholic drinks will go ahead as part of a FSANZ review of food labelling. Kilojoule labelling is mandatory on all packaged drinks except alcoholic beverages.

"Many people don't consider the amount of energy alcoholic drinks contain, but kilojoule labelling would help raise awareness," says Clare Hughes from Cancer Council Australia. A glass of white wine contains 1.5 about times more kilojoules than the same amount of Coca-Cola. **MIRANDA HERRON**

Have you taken your tablet yet?

You may have heard that both *CHOICE* and *CHOICE Computer* are now available on tablets. What you may not know is why now's the right time to switch from print to digital.

Available for both iPad and Android tablets, *CHOICE Digital Magazine* comes packed with all the invaluable, unbiased research and in-depth investigations you've come to expect from Australia's most trusted consumer organisation. It will save you time and money, as your print magazine has always done, but is delivered in a convenient format that moves with you and is on hand whenever you need it.

The digital magazine offers a richer and more interactive reader experience. Our stories include dynamic content such as video, hyperlinks and interactive tools so you can get the most out of the latest issue. Step-by-step instructions on getting started with your digital magazine are available on our website.

There's never been a better time to switch to *CHOICE Digital Magazine* and enjoy all the benefits digital provides.

Log on to **choice.com.au/maketheswitch** to make the switch today. **SAM BUTLER**

BREAKING NEWS

Drip dropped

The ACCC has announced an investigation into "drip pricing" activities across a range of travel industries, including airlines and hotels. Drip pricing can suck in consumers by advertising cheap headline rates before automatically adding on charges such as credit card fees, travel insurance, car hire and checked baggage when you try to pay online. Consumers are legally entitled to see the total price, inclusive of any additional fees, charges or taxes.

Super code?

The Australian Food and Grocery Council along with Coles and Woolies have announced a new voluntary code of conduct aimed at improving relationships between the supermarkets and their suppliers. The code restricts retrospective and unilateral variations to grocery supply agreements and aims to provide greater transparency on shelf allocation for branded and private-label products. We welcome improved relations between stakeholders, but question how much difference a voluntary code might make.

Swedish chef

An influential Swedish health organisation has recommended a diet that's low in carbs but not fat for obese or diabetic people, reports the British Medical Journal. They recommend that meat and fish rich in fat form a large part of a healthy diet along with nuts and olive oils, while pasta, potatoes, and white bread should be reduced.

IMAGES: SHUTTERSTOCK

You're uninvited

A journalist was uninvited from a Department of Foreign Affairs and Trade (DFAT) briefing on the Trans Pacific Partnership (TPP) agreement negotiations, despite the fact that the invitation, which has since been removed from the DFAT website, claimed it was open to "members of the public, and business and civil society stakeholders" and made no mention of a ban on journalists attending.

Journalist Josh Taylor of ZDNet was asked not to attend the event, despite having received a confirmation of his RSVP. Taylor says he received an email claiming TPP briefings are "off the record", and as such media is not eligible to attend. After a social media backlash, DFAT reportedly told Taylor he could attend the briefing in a "private capacity", meaning he couldn't record or attribute any of the briefing material.

CHOICE is currently campaigning against the secrecy that has surrounded the TPP. For more, see page 19. **ZOYA SHEFTALOVICH**

Whoops

In our latest Shonkys issue (*CHOICE*, Nov 13) we published the incorrect product packaging image for the Nuk Starlight Silicone Orthodontic Soother (0-6 months). The correct packaging is shown left.

And in our test of rugged cameras in *CHOICE*, Oct 13, the Panasonic Lumix DMC-FH10 was listed as a rugged camera. Panasonic has since informed us it's not, but the Lumix DMC-FT5 model is. All the information published for the DMC-FT5 is correct.

DERMAWAND
PRICE $200
CONTACT buydermawand.com.au

★☆☆☆☆

Magic wand?

Because we're a bit cynical about non-surgical facelift devices that promise to remove wrinkles, we decided to check out the DermaWand.

This product claims to work by using radiofrequency energy – the same technology in the machines used by medical specialists to help with the early signs of loose or sagging skin (but at a lower power). The energy penetrates the surface of the skin and is said to bring heat, fresh blood, nutrients and oxygen to the surface. It also claims to tighten and improve the underlying tissue structure.

To use the DermaWand you must follow the regime outlined in the detailed instructions and DVD. After cleansing and drying your skin, you start on the lowest setting and gradually increase the power to a level you're comfortable with (always use the lowest setting around the eyes). Apply moisturiser and then again apply the DermaWand for two to three minutes. You must stop using it if you experience any excessive peeling or redness or a persistent drying sensation. If you have a skin condition or are prone to broken capillaries, have a pacemaker or are pregnant, you shouldn't be using the DermaWand at all.

Our staff testers, Leonie Sly and Lynda-Maree Morgan, used the DermaWand for six weeks. They both found it quite easy to use and only experienced mild redness, which quickly faded. The DermaWand did at least make their skin feel softer, but this faded and for the most part they found no noticeable improvements.

Leonie didn't like the smell produced, describing it as "burning flesh", or the zapping sensation she received when placing the DermaWand on her skin. She found it uncomfortable to raise the power level and very gradually got to level eight (the second-highest setting) in the sixth week of the trial. When using the highest setting around her neck, Lynda-Maree (who also didn't like the odour) experienced a little spark when the wand was lifted only slightly away from her skin.

CHOICE verdict

Radiofrequency treatment (see *CHOICE*, Apr 13) can tighten skin, but the concentration of energy in this device is too weak to give most people the results they're looking for.

REBECCA CIARAMIDARO

Mexican obesity standoff

Mexico has introduced an eight per cent tax on foods high in salt, sugar and saturated fat in an attempt to combat its obesity crisis.

It's been reported that more than 30% of Mexicans are clinically obese, and nine per cent of children have diabetes. President Enrique Peña Nieto said the lives of millions are at risk, and argued any economic harm from reduced sales of junk food is minor compared with the costs of treating obesity, diabetes and heart disease. He also called for Mexicans to exercise for at least an hour every day.

Money raised from the new taxes will go towards health programs and clean water initiatives, as well as better labelling of healthier foods in supermarkets. **MIRANDA HERRON**

Gluten not so free

CHOICE is concerned a proposal to raise the limit of allowable levels of gluten in foods labelled "gluten free" could lead to issues for those with coeliac disease.

Earlier this year, the Food and Grocery Council announced a proposal to raise the limit of allowable levels of gluten in "gluten-free" food from the current level, which is no detectable traces (currently three parts per million, or ppm), to amounts of up to 20 ppm (see *CHOICE*, Aug 2013). This higher level has been adopted in the US and Europe, and Coeliac Australia has declared this level safe.

But gastroenterologist Professor Geoff Forbes has told us that, contrary to the claims of Coeliac Australia, "there are surprisingly few high-quality studies to determine a safe level of gluten for coeliacs. There is a degree of individual variation in gluten tolerance among coeliacs, and testing tolerability is difficult. Increasing the amount of dietary gluten will lead to adverse health outcomes in a proportion of patients with coeliac disease".

We support labelling that allows consumers to make an informaed decision, as for some coeliacs 20ppm isnt the same as gluten free. CHOICE will monitor this issue and, if the proposal reaches the consultation stage, seek the input from people with coeliac disease and other consumer stakeholders. **KARINA BRAY**

Fixed means fixed

British energy consumers who've signed on to a fixed-term energy contract can breathe a sigh of relief, as energy retailers are now banned from pushing up prices during the life of the contract. The only exceptions are "tracker" tariffs that follow an independent index or structured price increases set out in advance.

Consumer groups in Australia, including CHOICE, are advocating for similar reforms here.We're also campaigning for the closure of a loophole that allows energy retailers to increase prices on contracts in which prices can change without warning.

CHOICE is calling for:

- Advance notice of price increases, including clear details of new and old prices.
- Personalised information about what price rises mean. For example, will the price increases mean an extra $5, $50 or $500 for your monthly or quarterly bills?
- Clear information about your current energy plan so you can easily shop around.

Go to **choice.com.au/easyenergy** for more information. **KATRINA LEE**

The perfect storm

Cyclone-proof houses in South-East Queensland and underground electricity wires are two of the recommended changes that may prevent or reduce damage from natural disasters, according to the Australian business roundtable looking at how to make communities safer. They've released a paper saying the annual cost of natural disasters is expected to rise from $6bn in 2012 to $23bn by 2050.

The roundtable recommends establishing a "national resilience advisor" to coordinate all levels of disaster planning. They estimate the recommendations could save governments $12bn and reduce natural disaster costs by more than 50%. **JODI BIRD**

IMAGES: SHUTTERSTOCK

Pusher power

The majority of professional athletes' food and drink endorsements in ads are for unhealthy products, a new study by US researchers reveals. And adolescents aged 12 to 17 are most likely to see the ads.

Out of the 512 brands endorsed by the top 100 athletes, almost a quarter (23.8%) were food and beverage products, the second-most endorsed product after sporting goods. Of the foods that were endorsed, 79% were energy dense and nutrient poor, while 93% of beverages had 100% of calories coming from added sugar.

Early in 2013, an Australian study found 11-year-old boys were more likely to choose unhealthy products when the package had endorsements by male athletes.

JEMMA CASTLE

Man's best friend?

Just in time for Christmas, a tricky new type of interest-free offer is being touted at major retailers such as JB Hi-Fi and Angus & Coote jewellers.

The new payment offer, Fido, is marketed as "no interest ever" and allows fortnightly payments for a period between 12 to 36 months, usually with a 10% deposit. But all is not as it seems.

CHOICE has long found interest-free offers to be a shopping trap (See *CHOICE* Nov 11 or **choice.com.au/interestfreedeals**). The Fido payment offer eliminates one major trap of "interest-free" offers – an astronomical interest rate after the offer ends, such as 29.9% for the Go MasterCard. But it scores worse than comparable interest-free offers on a second trap: high fees. Fido charges a $30 (Angus & Coote) to $50 (JB Hi-Fi) application fee, plus a $3 monthly and $2.50 fortnightly transaction fee.

Trap The monthly fee will continue to be charged once you've paid off your purchase unless you cancel Fido.

Tip Interest-free offers usually don't cost any less than paying off the amount on a low-interest credit card over the same period. **UTA MIHM**

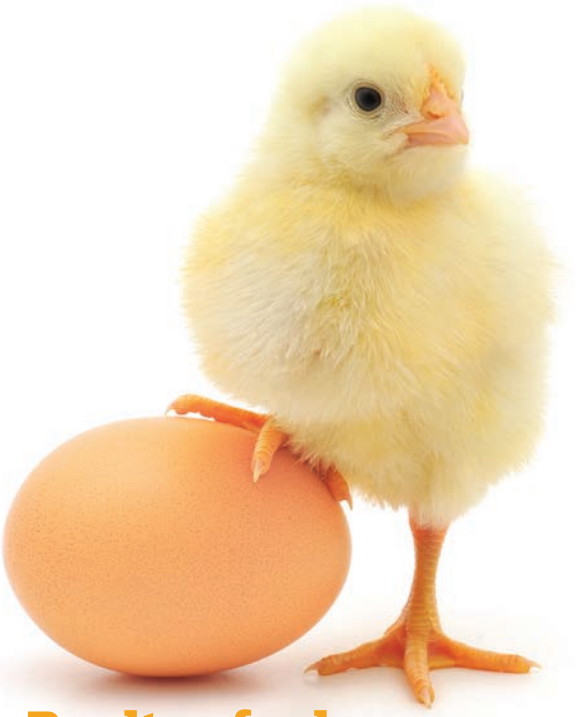
Total cost of paying off a $1000 purchase over 36 months

$1333-1353
with a Fido "no interest ever" purchase

$1203
with the Go MasterCard (interest rate after 36 months: 29.9%)

$1300
with a high-rate credit card (interest rate: 19.55%)

$1197
with a mid-rate credit card (interest rate: 13.1%)



Poultry fouls

The ACCC is in a flap about free-range claims, with several poultry producers fined for false and misleading conduct recently.

Baiada Poultry (the owner of Lilydale and Steggles) has been ordered to pay $400,000 after being found to have engaged in false and misleading conduct. The company was taken to court by the ACCC after Steggles ads described its meat chickens as being "free to roam in large barns". The Federal Court found stocking densities were such that the chickens only had access to space the size of an A4 piece of paper.

Meanwhile, Luv-a-Duck has been ordered by the Federal Court to pay $360,000 for making false representations on its packaging, website, brochures and in a promotion. These implied Luv-a-Duck's duck meat products were from ducks that spent at least a substantial amount of their time outdoors, were raised in a spacious outdoor environment and were of a different quality than duck meat products processed from barn-raised ducks. In fact, Luv-a-Duck ducks didn't spend any time outside of their barn.

For more about buying free-range meat this holiday season, see page 25.

MIRANDA HERRON & ZOYA SHEFTALOVICH

House rules

Credit Ombudsman Raj Venga has issued a warning to homebuyers not to get in too deep when entering the market.

One-third of complaints received by the ombudsman are related to mortgage stress and financial hardship. Home lenders have loosened their criteria since the GFC, with some offering loans with only five per cent deposit. "Borrowers may be left with loans they cannot afford when the record low interest rates start to rise," says Venga.

The boom in house prices across the ditch has led the NZ Reserve Bank to impose 20% deposit limits. AMP Capital economist Shane Oliver says that if the broader economy does not pick up and the Australian dollar remains strong, introducing such a limit in Australia could curb a housing boom without raising interest rates and affecting the rest of the economy. He does admit, however, that such a scheme would work against first homebuyers. **JODI BIRD**

IMAGES: SHUTTERSTOCK

Snap captured

Apps that can discreetly preserve SnapChats (mobile messages that allow users to send people images and videos that "self-destruct" after a few seconds) for later viewing or sharing are being touted in app stores, proving you can't trust SnapChat to delete your salacious selfies.

SnapChat is widely used for sending silly or embarrassing content. It warns that images don't totally disappear from devices after apparent self-destruction, with skilled hackers showing it's possible to retrieve them. Consider limiting SnapChat to goofy cat pictures. **KARINA BRAY**

Lotus grilled

A portable BBQ is great for when you're going on a picnic or don't have much space in your yard (see page 42). The compact and lightweight LotusGrill has a basket in the centre of the unit that holds the charcoal and a battery-operated, variable speed fan that circulates air through the charcoal to control heat flow and allow for even heat distribution.

To get it running you ignite a fire starter gel and carefully place the charcoal basket over the flame. The gel and charcoal are sold separately; 250g of charcoal will keep it going for over an hour. The exterior doesn't get hot during cooking so it can be moved around.

While all this sounds promising, our home economist, Fiona Mair, wasn't impressed with the LotusGrill's cooking performance. She found it unevenly cooks both sausages and steak, with the sausages having a slight taste of the ignition gel, while the steak stewed slightly, making it chewy.

Fiona also found she needed to move the food around constantly. Even after pre-heating, the heat is directed mostly in the centre above the heat source, with limited heat around the sides of the grill area. It needs more than the three to four minutes of preheating as stated in the instructions. Its design means food on the grill is exposed to any draughts that could alter the cooking time and temperature, and cooking times are longer than a gas barbecue. The upgraded XL LotusGrill model is available with a lid, which should improve the heat distribution and therefore the performance.

The LotusGrill is fairly easy to assemble and use. You may notice smoke when you use it for the first time, but this is from a thin oil film on the charcoal container. Its grill area can accommodate enough for four people, with the XL model having even more grill space. It's also easy to clean.

CHOICE verdict

While the concept and design behind the LotusGrill is impressive, its overall performance is not.

REBECCA CIARAMIDARO

LOTUSGRILL
PRICE $299
CONTACT lotusgrill.com.au

★★☆☆☆

A drop of 28 Degrees

GE Money's 28 Degrees MasterCard won't be as good value as it once was from 1 January 2014.

The card, a CHOICE Award winner in 2012, still has some key advantages, such as no international transaction fees on purchases and no currency conversion or annual fees. But from the new year, a fee of three per cent or $4 (whichever is greater) will be charged whenever a cardholder makes a cash transaction or obtains a cash advance – a significant change, since the fee will apply to money already loaded on the card. This will mean fee-free ATM withdrawals with 28 Degrees will be a thing of the past.

CHOICE intends to take another look at the travel money card market in the coming months. **ANDY KOLLMORGEN**

choice MEMBERS NOTICEBOARD

Shonky success

We're proud to report our annual Shonky Awards were a spectacular success, with not a single nominee turning up to receive their dubious award. We also received a record number of nominations this year after our call-out, many of which came from our own members.

It was a tough job picking our two winners from such a great selection of nominations. But we finally did, and both have received a brand new iPad Mini for their troubles. **Congratulations Cassie and Jessica!**

Cassie Beattie, SA
Nominated: "Organic" spring water

"I've never understood why putting organic on something makes it worth two to three times more. I was recently charged $4 for a 500mL bottle of water. When I queried why this was so expensive, I was told it's because it's organic. I usually pay around $1 for regular water and it all tastes the same to me. This seems to be artificial inflation capitalising on people's fears."

CHOICE SAYS: *We're pleased to write that in July this year, the ACCC announced that following negotiations, seven suppliers of bottled water in Australia have removed organic claims from labelling and marketing material. The ACCC says there is no support for the notion that water can be organic, and a number of standards state that it cannot, including the mandatory standard covering exports. The word "organic" for food and drink refers to products that have been farmed according to certain practices. Water can't be farmed, so it can't be described as organic.*

Jessica Sichter, Qld
Nominated: Shoo! Tag

"The Shoo! Tag claims to use 'quantum physics' to protect you or your pet from bugs such as paralysis ticks. The device is no more than a plastic card with a magnetic strip, almost identical to standard credit cards. It's not proven to work, and the guarantee is almost impossible to claim. It was created by two sisters who started out by attempting to sell 'homeopathic stress-relieving creams'.

"The Shoo! Tag is sold in some Australian pet stores and is particularly worrying as someone's dog could die from a paralysis tick because the owner thought they were protecting them. Or, a human could get malaria from mosquitoes as they thought they were being protected by the Shoo! Tag but were bitten anyway."

Lab Tours

Our popular lab tours, which are free for CHOICE members, will start again in February 2014. Enjoy morning tea with CHOICE CEO Alan Kirkland before taking a guided tour through our 11 labs. View the testing labs in action and chat with some of our testers. Log on to choice.com.au/labtours for more information and to make a booking.

Request a test

At CHOICE we test for you, not brands – so tell us what you want! Is there a particular model or a new brand you're thinking about buying? Request a test at **choice.com.au/request**

Sony slaves

Sony has been accused of exploiting student workers after reports in the Chinese press claimed the Foxconn Yantai Plant has been using student "interns" to assemble the new PS4 gaming console.

The students from the Xi'an Institute of Technology, who were studying degrees such as accounting, finance and computer science, were told they wouldn't be able to graduate if they did not undergo an "internship" at the plant. However, as part of the internship the students did tasks that had no relevance to their degrees, such as packing boxes and assembling parts.

Foxconn has since admitted the students worked overtime and night shifts in violation of company policy. However, it refused to confirm whether they worked on the PS4.

MADISON CARTWRIGHT

Depressing figures

52%

The percentage of permanent aged care residents who have symptoms of depression

Source: Australian Institute of Health and Welfare

Baby talk

A change to labelling of baby foods has been proposed that will specify the minimum age requirement at "around six months", rather than the current four months. The push from Food Standards Australia New Zealand will align labelling with guidelines on infant feeding that recommend solid foods shouldn't be introduced before four months.

The move to delay solid foods for babies is linked to the aim of encouraging exclusive breastfeeding until six months, particularly in light of research showing commercial baby foods don't have any nutrients in higher concentrations than breast milk.

MIRANDA HERRON

By any other name...

Some non-bank home lenders are charging 1.5% to 2% upfront for so-called "risk" or "equalisation" fees in light of the government's ban on exit fees, amid a push from some lenders to bring them back.

CHOICE believes upfront, transparent fees are the lesser of two evils compared with complex fees hidden at the back end of your loan. "Competition from smaller lenders is crucial, but the way to achieve that is not by trapping home loan customers in uncompetitive deals," says Matt Levey, CHOICE Director, Campaigns and Communication.

JODI BIRD

Bagging plastic

Tasmanian retailers can no longer supply shoppers with lightweight plastic shopping bags. Tasmania is the fourth state/territory in Australia to ban the use of free plastic bags, following the lead of SA, NT and ACT.

In the EU, where plastic bags are seen as a major marine pollutant, there are plans to significantly reduce usage. In November 2013, the European Commission adopted a proposal requiring its 28 member states to reduce their use of lightweight plastic bags. However, it doesn't prescribe specific measures, allowing individual countries to choose from options such as charging for bags, national reduction targets or a total ban.

UTA MIHM

IMAGES: SHUTTERSTOCK

China's cosmetic changes

China may phase out its requirement that new, domestically manufactured cosmetic products be tested on animals by next year, but will still require some cosmetics to be tested on animals, according to Humane Society International (HSI) (see *CHOICE*, May 13 or **choice.com.au/animaltesting**).

China's Food and Drug Administration (CFDA) has announced it may stop requiring companies that manufacture "ordinary" cosmetics in China to provide samples of new products to the government to be tested on animals from June 2014. The companies will instead be allowed to conduct their own product risk assessment using ingredient safety data, which can be from non-animal testing methods, provided the test methods are deemed scientifically valid by the EU.

However, it's not all good news. Cosmetics manufactured outside of mainland China will still need to be tested on animals, as will "special-use cosmetics" such as hair dyes, antiperspirants, sunscreens and skin-whitening products. According to HSI, the CFDA has indicated it may eventually extend the proposed legislation to these products.

"The larger issue, however, is the fact that the Chinese government still carries out post-market animal testing of cosmetic products, and although pre-market requirements for domestic cosmetics are being simplified, post-market supervision is likely to be strengthened by Chinese regulators," according to HSI.

ZOYA SHEFTALOVICH

Fat attack

The US Food and Drug Administration is proposing a ban on partially hydrogenated oils (the major source of trans fats in processed foods), a move they say will prevent thousands of heart attacks and deaths.

Created by treating vegetable oils with hydrogen, these oils are used in fried foods, commercial cakes, biscuits, pies and pastries to add texture and increase shelf life. In large amounts trans fats can adversely affect cholesterol levels and prevailing scientific opinion suggests there is no safe level of artificial trans fats.

In Australia, manufacturers aren't required to list trans fats on food labels unless they make a nutrition claim about cholesterol, saturated or unsaturated fat, or trans fatty acids, so it's hard for consumers to know how much, if any, trans fats are in a food.

MIRANDA HERRON

Never paid for 'never events'

Some hospitals will forgo payment if a patient is affected by a serious error, a landmark agreement between hospital group Healthscope and health insurer Bupa has decreed.

Under the agreement – the first of its kind in Australia – 14 errors called "never events" will lead to the hospital forgoing payment from the insurer. These include medication errors leading to death; procedures involving the wrong body part or the wrong patient ending in death or major permanent loss of function; surgical instruments left inside a patient and requiring more surgery; or a baby being discharged to the wrong family.

Medicare and private health funds currently pay for medical services regardless of the outcome. Private Healthcare Australia, the peak body of the private health industry, has been advocating for similar policies to be adopted by private and public systems and welcomes the agreement.

UTA MIHM

Menacing meds

Consumers should be aware of the potential dangers associated with buying health products online following a recent TGA investigation into an online supplements supplier uncovered shady dealings.

The investigation found Biovea, an online store selling vitamins, herbal remedies and dietary supplements, was trying very hard to convince Australian consumers they were shopping locally. It has a web address that looks Australian (biovea.com/au), displays prices in Australian currency, has an Australian 1800 phone number (which apparently diverts calls to Eastern Europe), claims to operate on Australian Eastern Standard Time, and has an Australian street address (which turns out to be a private mailbox company that forwards mail to Biovea in the US).

However, the company is based overseas and therefore avoids having to comply with local safety standards. Its products aren't listed on the Australian Register of Therapeutic Goods (ARTG), which requires that products be manufactured to certain standards and contain only safe ingredients. All products sold in Australia containing certain ingredients and making health claims are required to be listed on the ARTG, otherwise it's illegal to sell them here.

If you buy medicines and supplements online, search the ARTG to see if they're listed in Australia. Entering the product or company name at www.ebs.tga.gov.au only takes a few seconds. Buying goods that aren't listed on the ARTG puts you at risk of using an unsafe and/or ineffective product.

KARINA BRAY

IMAGES: SHUTTERSTOCK

Treacherous treats

The US-based Food and Drug Administration (FDA) has issued a warning to US pet owners about potential issues with dog and cat jerky-based pet treats. This follows a disturbing number of cases of illness and death in pets reportedly caused by such treats over the past six years (see right). There's been no indication of whether jerky treats sold in Australia are also affected.

"This is one of the most elusive and mysterious outbreaks we've encountered," said Bernadette Dunham, director of the FDA's Center for Veterinary Medicine. About 60% of cases involved gastrointestinal illness, and about 30% involved kidney and urinary systems.

Most of the jerky treats implicated in the administration's investigation have been made in China, which the FDA has visited to inspect the facilities making the treats.

Keep an eye out for our latest review of pet insurance in an upcoming issue of *CHOICE*.

SAM BUTLER

3600
The number of dogs and cats in the US reported to have been affected by jerky pet treat-related illnesses since 2007

580
of those pets have died

1200+
The number of jerky pet treat samples that have been tested by the FDA since 2011 for a variety of chemical and microbiological contaminants

CHOICE bids for travel hub

With the travel agent market about to be deregulated, CHOICE has pitched to Australian governments a new project that will help travel consumers. Our proposed CHOICE Consumer Travel Hub (CTH) involves a mix of research, tailored information, education campaigns and advocacy to significantly improve the experience of Australian consumers in the travel market.

CHOICE was one of several groups invited by the nation's consumer affairs ministers to apply for funding to establish a "consumer voice" in the travel industry after they scrap the Travel Compensation Fund, which has been part of licensing arrangements for Australian-based travel agents since 1987.

The fund has also paid more than $60m in compensation to consumers left high and dry when agents have gone bust, such as when a Sydney-based cruise company went into administration last year.

While we recognise the travel industry is evolving, CHOICE advocated for reforming the fund, rather than abolishing it. We also argued that if the fund was scrapped, dedicated resources should be provided for consumer protection.

Ministers have already provided funding for the Australian Federation of Travel Agents to set up a voluntary self-accreditation scheme, due to start 1 July 2014. We think a comparable amount should be provided for the benefit of consumers.

A decision on whether CHOICE will get funding for the CTH is expected from consumer ministers in late 2013.

MATT LEVEY

Your Say

We want to hear from you. If you've had a bad experience, been ripped off or scammed, tell us and help other CHOICE members avoid the same traps. If you've had a great response to a complaint you've taken to a manufacturer or retailer, our members want to know about that too! Letters may be edited for length and clarity.

Contact us!

Email us at **yoursay@choice.com.au** or write to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Given the red card

I bought four $20 Westfield gift cards, assuming they had a two-year expiry. Some time later I went to use one, only to be told it had expired.

On checking the back of the card, I found a tiny date, which did not stand out on the red background. The cards were indeed two months past their use-by date. As I was using the cards to buy my son the things he needed for his first high school camp, I now had to pay for the items on credit, instead of the cards – not an ideal situation, as I'm on a carer's pension. I'm now $80 out of pocket.

Nicole Green, Condell Park, NSW

CHOICE says

Unfortunately, there's currently no legislation that prohibits the expiry of gift cards or vouchers.

However, there are still a few means of recourse open to you. If you haven't done so already, we suggest getting in touch with Westfield's internal dispute resolution scheme by contacting a Westfield concierge desk at any participating Westfield shopping centre in Australia, calling 1300 790 292 or providing your details online at westfieldgiftcards.com.au

If they don't resolve your complaint, contact NSW Fair Trading and ask them to negotiate on your behalf. You could also send an email to them, CCing Westfield's company headquarters. Speaking out on Westfield's Facebook or Twitter pages can also yield results.

*CHOICE has been reporting on gift cards for some time now (turn to page 21 or log on to **choice.com.au.au/giftcards**) and we support moves to clamp down on abuses relating to expiry and conditions of use in the $1.5bn gift card industry.*

In late 2011, the federal government intervened by way of the Commonwealth Consumer Affairs Advisory Council (CCAAC), which released an issues paper highlighting the problems in this industry. In its final report in 2012, CCAAC found the industry should be "encouraged to develop and promote best practice principles that support consumers when they use these products".

Terms of renewal

Last week I received an email from Symantec (Norton) advising me I only had a number of days remaining on the Norton Security package I'd installed last year. I did nothing, and a week later I received another email saying my subscription had been automatically renewed and $129.99 deducted from my credit card.

I consider this wrong – I had already put other arrangements in place, ready to execute. But computer security is of such importance these days that one is afraid to mess with providers. And so I've been forced – as I assume have many – to acquiesce. This is verging on a rort. **Name and address withheld**

Thumbs

I contacted Newell Rubbermaid for repairs on my Dymo labeller, which had stopped working after almost two years of service. After I took it to the repair centre for assessment with my original receipt, they posted me a brand new replacement model the next day. I was so pleased with how quickly I had the replacement I was sorry I didn't do it a few weeks earlier when it actually stopped working!

Sharon Molenaar, Blackburn, Vic

When my Cyclone Heavy Duty Loppers snapped a blade, I emailed the company asking if I could buy a replacement blade. The loppers were about five years old and I had no receipt. To my surprise, a rep from Cyclone

No stars for Jetstar

IMAGES: SHUTTERSTOCK

"We were stranded in Kyoto during cherry blossom season – one of the busiest times of the year in Japan"

LETTER OF THE MONTH

In early April, I travelled with my sister to Japan on Jetstar. Our return flight from Osaka was cancelled, with only a couple of hours' notice, by text from Jetstar. The text stated they would "try" to get us on the next flight 24 hours later, and that it would be possible to apply for a refund on the cost of a hotel room and two meals.

So we were stranded in Kyoto on a Saturday night during cherry blossom season – one of the busiest times of the year in Japan. After a great deal of anxiety and hassle, we finally found accommodation in an inferior hotel.

On returning to Australia, 24 hours late, I mailed and faxed the claim form and receipts to Jetstar. Since then I have repeatedly mailed and faxed the same documents, using registered mail. I've had two conversations with a call centre, which fobbed me off both times. Finally, I had an online "chat" session with a call centre, which insisted the payment had been made to me.

As there has been no transfer of funds to my account I have given up – which is precisely what Jetstar wants me to do. I guess you get what you pay for with a cheap airline.

Monica Rourke, Freshwater, NSW

CHOICE says *We suggest you contact the Airline Customer Advocate (airlinecustomeradvocate.com.au), which can assist in facilitating the resolution of unresolved complaints about airline services.*

Airline cancellations can be a tricky area to negotiate, but if Jetstar made an initial offer to refund you, it sounds as though they're breaching two of the stated customer guarantees in their customer charter on their website – 7. You can have confidence in how quickly we will respond to an issue *and* 8. You can have confidence in how quickly we will refund your money *(jetstar.com/au/en/what-we-offer/our-guarantees/customer-guarantee).* ■

replied promptly, sought my mailing address and posted a free replacement, which arrived a couple of days later.

Keith Hynes, Brisbane, Qld

I'd like to praise the Customer Support of BenQ Australia. I emailed them to see if I could purchase a small ribbon cable to repair a broken computer monitor that was out of warranty. The rep sought further clarification of the required part, including a picture. After consulting with a technician, he informed me that he had a similar replacement cable that he would dispatch free of charge. With the replacement cable fitted, the monitor is once again working perfectly.

Scott Matthey, Sunbury, Vic

Point of sale

Salespeople at Australia's major electronics retailers have a lot to learn about consumer law and rights, as **Andy Kollmorgen** and **Jemma Castle** discover

With the holiday shopping season now in full swing, it seems sales staff at Australia's biggest electronics retailers have a limited or no understanding of their obligations under the Australian Consumer Law (ACL). Either that, or the many salespeople we spoke to are wilfully flouting the consumer protections that came into effect in 2011.

Over the course of three weeks in September and October this year, CHOICE shadow shopped at 80 Harvey Norman, The Good Guys and JB Hi-Fi stores across every state and territory. We encountered widespread violation of the ACL when we asked about returning big-ticket items.

The set-up

Posing as a customer looking for a big-screen TV of around $2500, we asked salespeople if the store had any responsibility should the TV cease to function after the manufacturer's one-year warranty period. Under the ACL, the correct answer would be yes.

However, 85% of the salespeople we talked to got it wrong, saying any repairs or returns would be out of the store's hands. Every salesperson we spoke with also tried to sell us an extended warranty (see opposite).

Such sales tactics fly in the face of the 2011 legislation, which says consumers have a right to refund, repair or replacement through the store for a "reasonable" time after purchase. The definition of reasonableness depends on the quality and cost of the item, but a follow-up ACL guideline released in 2013 is crystal clear on the retailer's responsibility when it comes to expensive electronics.

"A consumer buys a top-of-the-range plasma television for $1800. It stops working two years later. The supplier tells the consumer they have no rights to repairs or another remedy as the television was only under the manufacturer's warranty for 12 months. The supplier says the consumer should have bought an extended warranty, which would have given five years' cover.

"A reasonable consumer would expect to get more than two years' use from an $1800 TV. Under the consumer guarantees, the consumer therefore has a statutory right to a remedy on the basis that the television is not of acceptable quality. The supplier must provide a remedy free of charge." (The law also stipulates that retailers must arrange transportation for unwieldy products like big-screen TVs, and that you don't have to save the packaging.)

We also talked to the ACCC, which confirmed that leading customers to believe they wouldn't be able to take a pricey TV that's out of warranty back to the store is a breach of consumer law.

We encountered widespread violation of the ACL when we asked about returning big-ticket items

Ongoing issue

It's hardly the first time retailers have ignored important parts of the ACL. In

July 2013, Hewlett-Packard Australia paid a penalty of $3m after the ACCC took the company to the Federal Court. The charge was making false or misleading representations, including telling customers they would have to pay extra for any warranty protection outside of the manufacturer's warranty. Similar cases are ongoing against 10 Harvey Norman stores across Australia at the time of publication, but that legal action didn't stop the salespeople we talked to from engaging in similar conduct.

Retailers respond

In contrast to what we heard from most of the salespeople, the corporate headquarters of two of the retailers we shadow shopped, Harvey Norman and JB Hi-Fi, seemed to understand the principles behind the ACL statutes.

Harvey Norman corporate compliance officer Michael Mecham said stores would be required to consider refunds or repairs outside of the manufacturer's warranty depending on the product. "We would take a look at the product to determine if it's a major or a minor fault and, depending on what that examination found, make a determination."

He agreed that a customer should expect a Harvey Norman store to replace, refund or repair a $2699 LG TV if it stopped working after the one-year manufacturer's warranty expired, regardless of whether the customer had purchased a "product care" program.

JB Hi-Fi marketing director Scott Browning took a similar line, saying the store would still be responsible for an expensive TV after the manufacturer's warranty had expired without an extended warranty, "assuming the failure was due to material defects or an acceptable quality issue at the time of sale and not through accidental damage or customer misuse".

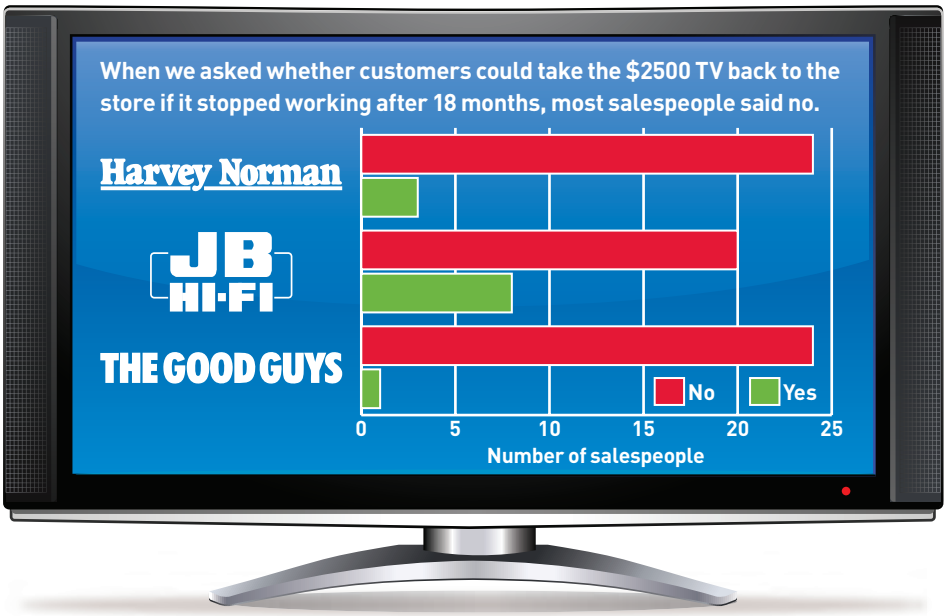
The Good Guys head office was less forthcoming. Citing the company's status as a private company, manager for public relations Suzanne Tonks declined to answer our questions about customer rights outside the manufacturer's warranty, the exact details of The Good Guys' extended warranties, or whether its salespeople are incentivised to sell extended warranties (see page 18).

IMAGES: SHUTTERSTOCK

Our shadow shop

We shadow shopped 80 stores across Australia. Shadow shopping in the Sydney metropolitan area was conducted in person. We phoned salespeople in regional NSW and metro and regional areas of every other state and territory. We asked if we could take a TV that stopped working six months after the warranty expired back to the store to be fixed.

85%
of sales staff said they couldn't or wouldn't be able to offer much help without an extended warranty
100%
brought up extended warranties
59%
said nothing about customer rights beyond manufacturer warranties
15%
said the store would help
41%
mentioned something about consumer protections



WARRANTY WARINESS

The ACCC has repeatedly raised concerns that consumers are paying for extended warranties that don't give them any extra protection. At best, they may offer a more convenient alternative to exercising your ACL rights, and cover wear and tear, which is not included under the ACL. We heard a variety of explanations from salespeople about how their extended warranties work, so we asked their corporate HQs for clarification.

Harvey Norman

Harvey Norman is making a big deal of the fact that it's no longer in the business of offering extended warranties. Instead, the retailer has moved to a three-year or five-year "product care" plan, which entitles customers to a replacement with the latest model available. However, the product care plan only covers minor faults (also covered by the ACL for "a reasonable period") and normal wear and tear. Harvey Norman's offer of automatic replacement for these faults outdoes ACL requirements, where a retailer can choose to repair a minor fault, as long as this is done within a reasonable time frame. However, should your $2500 TV stop working altogether – a major fault – product care won't do anything for you. According to Harvey Norman's Michael Mecham, the solution would then be to exercise your ACL rights to a replacement or a refund. Yet of the 27 salespeople we talked to, 24 spruiked the product care plan on the basis that we wouldn't otherwise be able to bring the TV back to the store (a key ACL right). The cost of the plan depends on the type of product and its cost but is not a percentage of the purchase price, Mecham said, adding salespeople "are not offered incentives to sell product care over and above the standard incentives they receive within their remuneration". But during our shadow shop, many salespeople pushed the five-year plan without mentioning the three-year option.

JB HI-FI

JB Hi-Fi's "extended care agreement" adds two, three or four years to the manufacturer's warranty – so a TV that came with a one-year warranty would be "protected" for up to five years. The agreement arguably doesn't provide much above the ACL rights. It promises access to a loan product if it looks like your repair will take longer than 10 working days; however, the consumer law states that any repair must be done within a reasonable time, otherwise you're entitled to a new product or refund. Scott Browning told us the five-year agreements "usually attract between a 15% and 20% premium to the original purchase price of goods. JB Hi-Fi staff are incentivised on the total value of all sales and as such benefit from the inclusion of an extended care agreement".

THE GOOD GUYS

The Good Guys' salespeople told us that two-, three- or four-year extensions of a one-year manufacturer's warranty for a TV are available, but corporate headquarters refused to confirm this or comment on whether salespeople are incentivised to sell extended warranties.

KNOW YOUR RIGHTS

- If there's a sign that says "no refunds", "no refunds on sale items", or "exchange or credit note only for return of sale items" it contravenes the ACL. You can return something if it doesn't do what you'd reasonably expect it to (see page 38) or isn't of acceptable quality. But stores aren't obliged to take it back if you change your mind or find a better deal somewhere else.
- If a product is not of acceptable quality, the retailer can't charge you for fixing it.
- Retailers can't just refer you to the manufacturer – they're obliged to resolve your issue.
- If the problem is "major", you can ask for a refund or a replacement rather than a repair.
- You should be informed if a replacement is second-hand or if they've used refurbished parts to repair it.
- Repairs must be made within a reasonable time. Mobile phones and fridges, for instance, must be given high priority, or you can demand a replacement.
- You don't have to return a product in its original packaging, and if you've lost your receipt you can use the following as proof of purchase: a credit card statement that itemises the goods; a confirmation or receipt number from a phone or internet transaction; a warranty card showing the date, price and place of purchase; or the serial or production number if it's stored on the retailer's computer. ■

Behind closed doors

Food labelling, public health and the environment may be at risk in Australia under a highly secretive new trade agreement, explains **Zoya Sheftalovich**

Want to know if your muesli bar contains palm oil? Are you concerned about the cost of medicines increasing? Would you be alarmed to learn that Australians could be jailed for illegally downloading an episode of *Game of Thrones*?

The TPP has been shrouded in secrecy, with negotiations happening behind closed doors

Then you should be worried about the Trans-Pacific Partnership (TPP), a trade agreement being negotiated between 12 Pacific-rim nations.

The TPP has been shrouded in secrecy, with negotiations happening behind closed doors and non-disclosure agreements securing the negotiators' silence. And while CHOICE has met with several of those involved in negotiations – and sent a campaigner to the Malaysian panel of negotiations earlier in 2013 – we still don't know what the terms of the final agreement will contain. Because of this secrecy, any information we have about the TPP is based on leaked drafts and statements made by those involved.

Dispute this

The TPP could allow foreign corporations to sue Australia's government for loss of future profits, with one leak suggesting the TPP could contain an investor-state dispute settlement (ISDS) provision.

ISDS has already had a significant impact here. After the introduction of tobacco plain-packaging rules in Australia, cigarette companies (unsuccessfully) challenged the new laws twice in the High Court. Philip Morris Asia is now challenging plain packaging again, this time under international law by invoking a 1993 free trade agreement that included an ISDS provision between Australia and Hong Kong.

Palmed off

A leading Malaysian trade official has reportedly said that the "elimination of the trade barriers such as rules and labelling laws" will be a priority in the TPP negotiations, including those for palm oil.

CHOICE has long been campaigning for the labelling of palm oil, which is much higher in saturated fats than other oils and has been responsible for widespread deforestation due to unsustainable production (see *CHOICE*, May 13). We're concerned the TPP could spell the end of palm oil labelling before it has even begun.

CHOICE Lead Campaigner Angela Cartwright says palm oil could just be the beginning. "With potential rules that protect proprietary formulas from being disclosed, for example, even something such as the labelling of percentage of ingredients on the back of food products could be in jeopardy."

It's just not (copy)right

A recent publication by WikiLeaks of the copyright chapter of the TPP indicate that US-style copyright laws could be adopted by all TPP members. The US wants a ban on parallel imports, meaning Australians won't be able to buy products for less overseas and ship them here. It may also lead to greater protection for companies using geo-blocking on movies, music, books and software, and could make the actions of those who seek to get around these blocks a criminal offence. You could, for example, be sent to jail for downloading a TV show via BitTorrent.

The TPP may also extend the life of pharmaceutical patents and allow companies to get new patents on existing drugs by making small changes to their formulation, such as simply changing from a tablet to a capsule. This could mean cheaper generic versions of medications take a lot longer to reach the market, costing Aussie consumers and taxpayers buckets of cash in the long run.

WHAT CHOICE WANTS

Such an important and binding trade agreement must be open for public scrutiny and oversight. We've launched a petition calling on the government to release the contents of the TPP. To sign it and learn more about how the partnership could affect you, head to **choice.com.au/tpp** ■

IMAGE: SHUTTERSTOCK

The 5 scams of Christmas...

Would anyone really try to scam you at Christmas, a time of goodwill? You bet! **Uta Mihm** finds out how to navigate the silly season safely

Christmas represents a yearly opportunity for the unscrupulous to rip off consumers caught up in the festive spending spree. Scams cost Australians $93m last year, plenty of which targeted holiday shoppers. We take a look at some of the worst offenders.

GOING POSTAL

Two common scams involve e-greeting cards and parcels – things that may not seem suspicious when you're in a festive mood.

e-greeting cards scam

You receive an email that claims a family member or friend has sent you a card. However, if you follow the link, malicious software is downloaded and installed on your computer.

TIP If you're not sure about an e-greeting supposedly from someone you know, ask them if they sent it before opening it.

Parcel scam

You receive a call or a notice is left at your door about an unsuccessful delivery. You're then asked for a payment, or your bank account or credit card and other personal details for redelivery. The caller may claim to be from Australia Post, even though Australia Post never makes such calls.

TIP Call the delivery company directly using their official number to check if the situation is legit.

SALES: DOs AND DON'Ts

$11,000

Amount one person lost to scammers when online shopping**

You can snap up some great bargains and stock up on Christmas decorations for next year during the sales, but to get what you want while avoiding common pitfalls, use our handy checklist.

- **Plan** Make a list and divide it into needs and wants. Check flyers and websites for the best offers before heading out to the sales, and be sure those offers will be honoured at the store.
- **Shop around** Just because something's on sale doesn't mean it's the best deal – many shops will price match and may add an extra discount.
- **Haggle** You'll have better leverage if you can pay in cash.
- **Buy online to avoid the crowds** If you do decide to buy online, however, check the reputations of online sellers and be careful if they're based overseas (see page 36 for more).
- **Don't overspend** If you're prone to getting into credit card debt, make sure you use a low-rate card. Compare your card's rate to our top three low-interest credit card picks below.

Top three low-interest credit cards		Interest rate (%)*	Annual fee ($)
Community First	McGrath Pink Visa	8.99	40
Victoria Teachers	Visa Platinum	9.99	84
bankmecu	Low Rate Visa Credit Card	10.14	59

*Purchases. Source: mozo.com.au

CHARITABLE TAKING

Sadly, scammers try to profiteer from the spirit of the festive season. They may claim to collect for a charity that helps disaster victims or sick children, and can approach you while you're shopping, send you an email or invite you to visit their fake website.

TIP Don't donate to someone who approaches you out of the blue. Instead, consider which causes are important to you and donate to the charities directly.

Another potential trap is charity gift cards. Three years ago, our investigation found the charity may only receive 10% of what you paid – see *CHOICE*, Dec 10/Jan 11 or **choice.com.au/charitycards** for more.

TIP Some legitimate charity catalogues allow you to buy gifts for someone in need and send a card to a friend or family member in whose name you've bought the gift. World Vision, for instance, offers school pencils for $5. You can also choose to buy chickens or sewing machines for those in need.

30,000
people bought a gift for someone in need from the World Vision catalogue last Christmas

THE GIFT THAT SOON STOPS GIVING

Gift cards seem like a great way to solve the problem of what present to buy. But convenience has its limits, and gift cards can cause more trouble than cheer. Complaints about them expiring too soon land regularly in our inbox here at CHOICE, as do complaints that they impose unreasonable restrictions. We spearheaded a major investigation into gift cards in 2010 (see **choice.com.au/giftcards**) that sparked a government inquiry. Unfortunately, the government decided to let the industry regulate itself. But there are still some steps you can take to avoid gift cards that end up leaving the recipient empty-handed. The first one is to read the fine print on the card.

Tip
Cardlimbo.com.au buys and sells unwanted gift cards, with discounts of up to 20% and more on offer. eBay is also a good place to find discounted gift cards.

Look for cards:

- with no expiry date, such as those from Bunnings, Toys R Us, Ikea (Perth and Adelaide stores) and EB Games,
- that can be used at a number of everyday stores, such as Coles Group & Myer, or Wish (Woolworths group),
- that can be tracked if they get lost.

Avoid those with:

- a short expiry date (anything less than 12 months)
- conditions and restrictions (such as "can't be used on weekends")
- any fees. The Australia Post Visa gift card, for example, charges a $5.95 activation fee, and $3.99 for calling customer service.

SLIM PICKINGS

Hamper companies promise to deliver everything you need for your Christmas feast to your door. They even claim they'll help you to budget by allowing you easy prepay instalments over the year.

The rub is that the goods are often overpriced. For example, Chrisco's Traditional Christmas and Bonus Hamper is over 20% more expensive than the cost of the same goods purchased online from Coles and Woolworths. The usefulness and festiveness of some of the items in these hamper are also questionable.

Chrisco's Traditional Hamper includes tinned spaghetti and two-minute noodles. Hamper companies also sell a range of other goods, including groceries and gift cards, but check for inflated prices. We found some gift cards sell at a 10% mark-up.

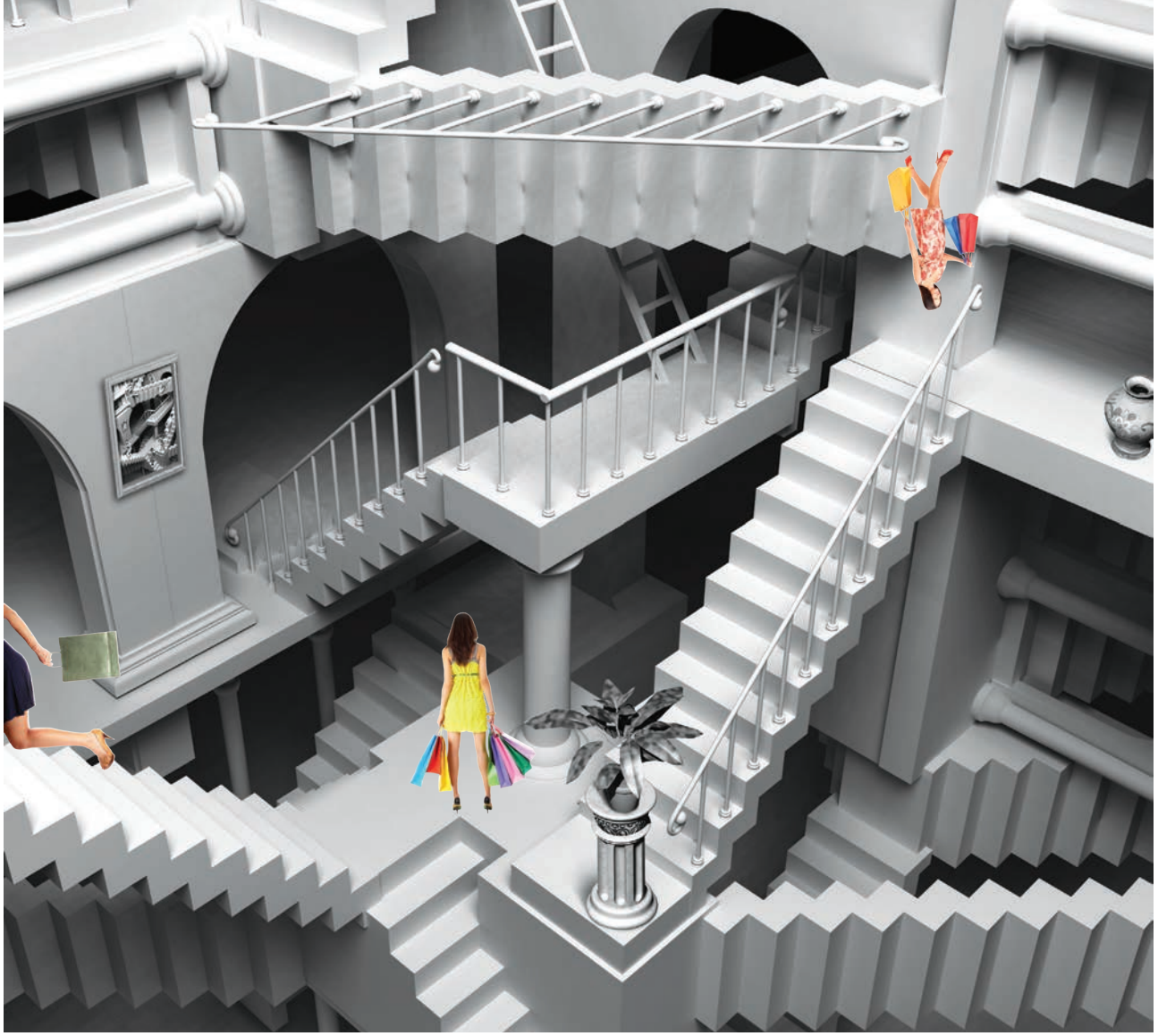
TRAP Beware of the cancellation policies for Chrisco, Hamperking and Castle Hampers. You'll be charged between 18-50% of what you've already paid if you cancel after the 21-day cooling off period, or the full amount if you cancel after the final payment in mid-October.

TIP To budget for next year's Christmas, consider setting up a savings plan. We crunched the interest rate numbers to come up with our top online savings accounts for 2014 Christmas financial cheer (see below). ■

Top three online savings accounts for 2014 Christmas saving		Interest rate (%)
RAMS	RAMS Saver	4.31 (A)
UBank	USaver	4.31 (B)
Bankwest	Smart eSaver	3.9 (C)

Interest rates shown are bonus rates dependent on: **(A)** Minimum $200 deposit and no withdrawals in a month; **(B)** Automatic savings plan of $200 minimum; **(C)** no withdrawals in a month. Source: mozo.com.au

IMAGE: SHUTTERSTOCK | **REPORTED TO WA SCAMNET (WWW.SCAMNET.WA.GOV.AU) OVER THE 2012 CHRISTMAS SEASON.



Guilty by design

Ever wondered why you lose track of time and space when you're in a shopping centre? It's no accident, as **Jemma Castle** discovers

You head to the shopping mall aiming to buy one thing and leave with something else – a pair of jeans, some fancy tea, a new book. How did this happen?

A shopping centre can't hold you against your will, but it can be designed to make you stay longer than you intended. Tricky architecture and subconscious marketing can slow you down and, theoretically, keep you shopping. The idea is that the longer you linger, the more impulse buying you'll do.

"At the mall, the plan is to maximise unplanned purchases – to get people to stay longer and deviate from their plans," says Charles Areni, professor of marketing at Macquarie Graduate School of Management.

Not all researchers believe mall designers are manipulative. But media analyst Douglas Rushkoff argues a number of strategies are being used to optimise climates that make consumers spend up big. The idea is to disorient the shopper and soften them up for manipulation. Then, their senses are targeted more directly.

Tricky architecture and subconscious marketing can slow you down and keep you shopping

The decompression zone

The first tactic shoppers are subjected to is the decompression zone – those calm, cool and functional entry spaces that serve as a threshold between the mall's main doors and the endless shops that lie within. Service businesses, such as the post office, banks, beauty salons

and hairdressers, are generally located here.

So why don't you see a glitzy, in-your-face retailer when you first enter? Mall designers understand that shoppers need a moment to adjust to the change in lighting, temperature and scenery in order to shift into shopping mode. They also need a three- to five-metre buffer zone before they're ready to start making purchasing decisions.

Channelling customers

Big department stores and supermarkets are at opposite ends of the shopping centre for a reason. These are the anchor stores – the shops with the power to pull you into the shopping centre. Mall designers make sure you'll cover lots of ground to get to them, encountering many smaller stores along on the way.

"[They're] not going to design malls that allow shoppers to get in and out of the anchor stores efficiently – [they] want people to walk around," says Areni.

Some centres have escalators that force you to walk full circle, and hence past all the shops, every time you go up a level. As well as channelling foot traffic, this also turns shoppers into captive audiences for storefront marketing. The strategic placement of stairs and escalators also plays a role in funnelling shoppers and encouraging impulse buys.

IMAGES: SHUTTERSTOCK. * THE AVERAGE TV COMMERCIAL IS 30 SECONDS.

CHOICE goes shopping

To explore these design theories, CHOICE visited four shopping centres in greater Sydney and conducted a few basic navigation and timing tests. We found plenty of disorienting design, as well as centres that take shoppers past as many shops as possible.

4 turns at 90°
The orientation challenge our shopper faced to find Myer from the Woolworths car park

Westfield Bondi Junction

This big centre is set across two buildings at slight angles to each other, resulting in off-kilter walkways that skew your sense of direction. Not all levels have the same layout, and some street-level entries are set at an odd angle, adding to the disorientation.

5 TV ads
The equivalent time stores can market to you while travelling by escalator from level five to level one*

34
The number of shops you pass walking from Target to Coles. These anchor stores are at the same end of the centre, but Coles is on the ground floor and Target is up on level three

Broadway Shopping Centre

Rather than disorient shoppers, Broadway makes them walk through the entire centre. Most of the anchor stores are located at the opposite end to the main entrance, and far away from travelators and lifts. To reach the main stores you have to walk all the way through the centre.

6.5 TV ads
The equivalent time stores can market to you while taking the three travelators to get to the top of the shopping centre*

Moore Park Supa Centa

A rectangular centre, which also makes you walk past lots of shops. JB Hi-Fi is on the top level and quite easy to reach. There's an up escalator straight to it, but you have to walk to the other end of the centre to find the down escalator.

2 mins, 16 secs
Time to get from car to JB Hi-Fi

3 mins, 52 secs
Time to return to car from JB Hi-Fi

Westfield Eastgardens

Misleading signage sent our shopper in circles. Signs to anchor stores at escalators had arrows pointing up, but at the top of the escalators, the arrows pointed down. It took our shopper three minutes to get to Target from Myer, just eight stores away, when following these signs.

1
The number of clocks we saw when visiting the four shopping centres

Secondary attractors – the businesses you go to regardless of their location – are generally located in the outer reaches of the centre. Placing them in isolated spots encourages customers to travel extensively around the centre.

Get lost

If you're feeling lost, it's likely the centre hasn't been designed with intelligibility in mind.

Intelligible designs ensure that what you're able to see gives you a sense of where you are in the larger plan of a place. But professor Alan Penn from UK-based University College London's School of Architecture says architects can, and do, design spaces that put a strain on intelligibility. This usually happens when nothing quite lines up – when walkways, for instance, are angled or off-kilter. The result is disorientation and confusion, which encourages people to wander. "It removes your ability to act with intention," Penn explained in one of his lectures.

Intentional disorientation is thought to encourage deviation from a plan – a theory known as the Gruen Transfer (after which the ABC TV series is named). The premise is that if people are put into a confusing "fantasyland" they're going to end up spending more money. "Any spending plans go out the window," says Areni.

Ikea is a prime example. According to Penn, about 60% of purchases at Ikea are unplanned, which he believes is largely due to unintelligible design. The floor plans are maze-like – customers can't see beyond what's directly in front of them and have no sense of the bigger picture.

Intentional disorientation is thought to encourage deviation from a plan

"It's highly disorienting, yet there's only one route to follow," says Penn. By the time you make your way through the average Ikea you're no longer fully in control and are less likely to question whether you should really be filling your trolley. ■

The right enbuyronment

Malls also use sight, sound and smell to trigger certain responses in shoppers. Such tactics can speed us up, slow us down, make us feel safe or anxious, and change our perception of time.

With few windows or clocks and a regulated temperature in malls, shoppers are often lulled into a sense of safety and lose track of time. Controlling the environment makes it easier to ensure it's conducive to shopping – a retreat free from outside confusion, weather, noise and smells.

Our perception of time can also be manipulated through scent. A study conducted at the Galeries Lafayette department store in Paris reportedly found that when the centre was unscented, shoppers thought they spent around 45 minutes when they actually spent 40. But when it was scented, shoppers estimated they had only spent 25 minutes when in fact it was more than an hour. See more on aroma marketing in *CHOICE*, Aug 12.

One strategy used to slow us down or speed us up is music. Professor Areni argues shoppers walk in time with the tempo of the music, no matter what's playing. In malls, music will likely be slow and soft. Playing unfamiliar music has also been shown to make people shop for longer.

Light colours such as beige and powder blue also make people relax and stay longer, Areni says.

Shop smart

Have a plan Make a list and stick to it.

Set a budget Having an amount you plan to spend means you're forced to make a trade-off if something else attracts your eye.

Pay cash Shoppers spend more when paying with a credit card, so spending cash instead makes you more aware that you're parting with actual dollars.

Set yourself a time limit, perhaps by planning a later engagement so that you don't lose track of time and get tired. Studies show that when you're fatigued you have less self-control and are more likely to buy impulsively.

Shop at places you know It takes you longer to shop in an unfamiliar environment.

Free-range porkies

Fancy some free-range ham or turkey for the holiday season? It may not be as free range as you'd expect, finds **Miranda Herron**

IMAGE: SHUTTERSTOCK

Will there be some pork on your fork this holiday season? And will you give any thought to its journey from paddock to plate?

It's estimated that 97% of the 4.8 million pigs produced annually in Australia are raised indoors. These farms are variously referred to as intensive, conventional or factory farming. Only the other three per cent is free range or organic.

Animal welfare concerns mean some consumers are prepared to pay extra for free-range products. But with no legally binding definition of free range in Australia, producers and retailers make their own decisions about free-range labelling. This makes it hard for consumers to know whether the producers' definition meets their own.

The closest we have to an official definition comes from the federal government's *Model Code of Practice for the Welfare of Animals: Pork*. This sets out minimum farming standards with which all producers are legally obliged to comply, and defines the "outdoor" farming method as "free range in paddocks with shelter such as arks or huts".

According to Melina Tensen, senior scientific officer for RSPCA Australia, this means pork can be called "free range" so long as the animals have access to an outside area. Maximum outdoor stocking limits for sows and boars (used mainly for breeding) are "recommended" in the code, but there are no guidelines around the number of grower pigs (used for meat) that can be kept in paddocks.

> Pork can be called "free range" so long as the animals have access to an outside area

The lack of a legally binding definition or standard means regulating free-range claims falls to the Australian Competition and Consumer Commission (ACCC), which has the power to investigate complaints about misleading free-range labelling.

Certified confusion

One way for shoppers to understand how free-range pork is farmed is to look for products that carry certification logos. These indicate the meat has been farmed under a certain set of standards, and the ▸

farms are regularly audited to check compliance. However, we found information provided on some of these certifiers' websites is very general, while other standards seem incomprehensible to the typical consumer.

Complicating matters further is the fact that just because a product doesn't have a certification logo, doesn't mean it isn't certified. Riverview Farms free-range pork sold in Woolworths, for example, doesn't have any accreditation logo, despite it being accredited by Australian Pork Certified Free Range.

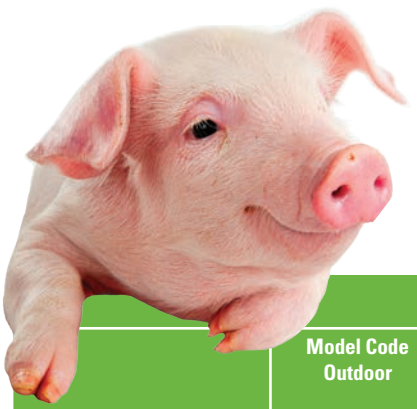
The definition and accreditation of free range is a source of frustration to some smaller farmers who claim consumers are being misled by producers whose methods don't fit with how many consumers perceive free range. "The big brands are looking for maximum marketing appeal at the supermarket shelf, for minimum system changes on farm," says Ben Cinch, owner of The Free Range Butcher in NSW.

SEEKING APPROVAL

The RSPCA's Approved Farming Scheme (AFS) covers meat chickens, layer hens (eggs), pork and turkey, offering what the society calls higher welfare accreditation. It has two levels of accreditation: "indoor", where animals live entirely in sheds and aren't required to have outdoor access, and "outdoor", where animals must have outside access. For a company to be allowed by the RSPCA to use the term "free range" on packaging, it must meet the society's outdoor welfare standards.

"The RSPCA started the scheme because it was unhappy with the lack of legislation around welfare and found certain farming practices unacceptable," says the RSPCA's Melina Tensen. The aim of the scheme, she says, is to improve welfare for as many animals as possible. Coles and Primo both have RSPCA accreditation for their fresh pork products.

But some have accused the RSPCA's outdoor scheme of misleading consumers, citing the fact that piglets raised primarily in a shed with outdoor access are closer to "bred free" (see Jargon Buster, below right) than free range, where pigs are outdoors all the time. In response, RSPCA says its scheme is focused on improved



How do free-range schemes stack up?

The concerns about intensively farmed pigs that are most often raised relate to lack of outdoor access, sow stalls, farrowing crates, stocking densities (the Model Code requires less than 1m^2 per 120kg pig), teeth clipping and tail docking, as well as the use of drugs such as lean muscle-building ractopamine. See Jargon Buster (right) for more.

FREE-RANGE ACCREDITATION SCHEMES

	Model Code Outdoor	RSPCA AFS free range	Australian Pork free range	Humane Choice	Aust Organic Standard
Outdoor access?	✓	After weaning, piglets move into sheds, but have access to outdoors. Sows and boars always live outdoors	Free to roam outdoors always	Free to roam outdoors always	Free to roam outdoors always
Outside stocking density for lactating sows with piglets	9-14 sows per hectare (recommended but not specified)	Maximum 30 sows per hectare	9-14 sows per hectare (recommended but not specified)	10 sows per hecatre	Depends on the farm
Teeth clipping and tail docking allowed?	✓	✗	Under vet supervision	✗	✗
Ractopamine (Paylean) allowed?	✓	Not prohibited, but not used by current producers	Not prohibited	✗	✗
Sow stalls and farrowing crates allowed?	✗	✗	✗	✗	✗
Age piglets weaned	From 3 weeks	3-4 weeks	4 weeks	6 weeks	8 weeks

welfare, whether it be in indoor, outdoor or combination systems.

So just because pork is tagged with an RSPCA logo doesn't guarantee it's free range. You also have to look for "free range" on its packaging to be sure it has come from pigs raised to RSPCA standards on farms where they have access to the outdoors and where compliance is assessed every six months.

Sowing the seeds of doubt

In January 2013, Coles announced its home-brand fresh pork, ham and bacon would be sow stall free. But critics have noted the ban doesn't extend to farrowing crates, and in all other respects the pork is still conventionally farmed. Coles Finest Free Range Pork is certified by the RSPCA, which provides the additional welfare measures outlined above.

Talking turkey

Intensively farmed turkeys have the same welfare issues as meat chickens. Rapid growth rates, cramped conditions and dim lighting can result in lameness, which stops birds accessing feed; foot pad lesions, breast blisters, eye abnormalities and even heart failure are also risks.

As with chickens, there are two major free-range accreditors for turkey, FREPA (Free Range Egg & Poultry Association) and the RSPCA Approved Farming Scheme. Both accreditation systems are based on the Model Code minimum welfare standards, but birds labelled free range must also have access to the outdoors, and both systems have lower stocking limits of 28-35kg (about five to seven birds) per square metre compared with up to 46kg/m^2 (about nine birds) recommended under the code.

FREPA doesn't permit de-snooding (cutting off the fold of skin that falls over the beak), toe trimming or beak trimming "except under veterinary advice". The RSPCA prohibits de-snooding and toe trimming, but allows beak trimming "when considered necessary". The RSPCA goes further than FREPA with its requirement of "enrichment" for birds (such as perches) to allow natural behaviours, as well as a mandatory minimum eight hours of complete darkness and at least eight hours' light to stimulate activity.

JARGON BUSTER

Bred free range, bred free or outdoor bred Often confused with free range, this is a marketing term referring to pigs that are born outside, but after weaning at around four weeks are raised indoors with no outside access.

Sow stalls / crates / gestation stalls Designed to prevent aggression between sows, these metal enclosures of a minimum size of 0.6m x 2.2m are used to confine sows when pregnant. The sow can lie down but can't turn around. Sows can be kept in stalls for all or part of their 16-week pregnancy, but by 2017 this will be reduced to a maximum of six weeks. However, the pork industry is talking about phasing out sow stalls completely by 2017.

Farrowing crates These cages are designed to force the sow to lie down slowly so the piglets aren't crushed. At a minimum size of 0.5 x 2m, the sow can stand but is unable to turn around. Sows are confined from about a week before giving birth until the piglets are weaned at about four weeks.

Ractopamine (brand name Paylean) A substance used to build lean muscle that is banned in the EU, China and Russia. Coles recently banned its fresh pork suppliers from using ractopamine and will also extend the ban to all home-brand deli products by 2014. The peak industry body Australian Pork says there's no evidence ractopamine is dangerous to people, and that there is a rigorous system to ensure all pigs that enter the food chain are safe for human consumption.

Fresh vs cured It's illegal to import fresh pork meat and pork with a bone into Australia due to the risk of disease, so all fresh pork and ham on the bone is produced locally. About 60-70% of all bacon and ham consumed in Australia is imported frozen (mainly from the Netherlands and Denmark) and processed into bacon, soccer ball, shaved or leg ham, or used in processed foods. As a result you'll often see "Made in Australia from imported and local ingredients" on the packaging. To buy completely Australian-grown meat, look for "Product of Australia" or "100% Australian Pork". ■

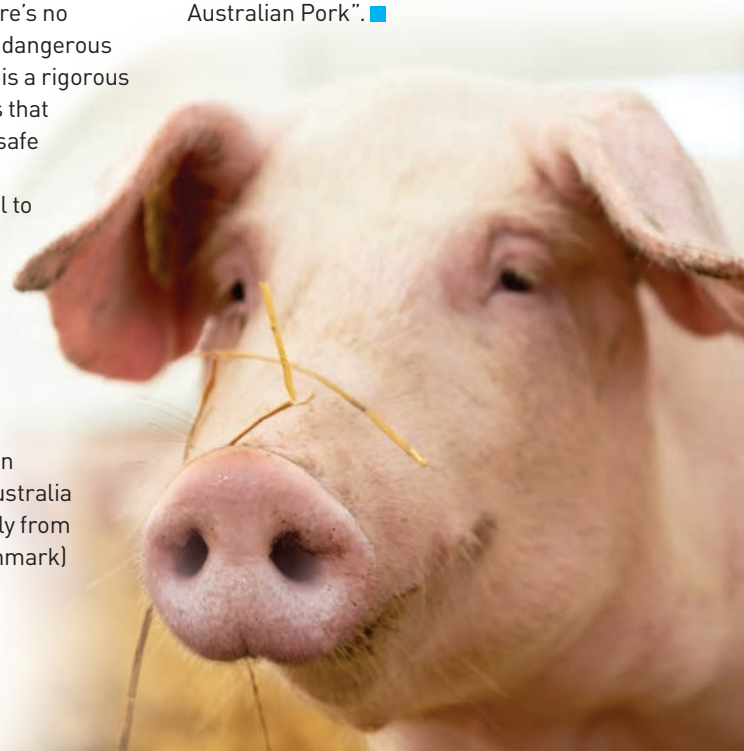


IMAGE: SHUTTERSTOCK

All abroad!

Lured by cheap overseas airfares and a healthy exchange rate, Australians are pushing the limits of travel insurance. **Jodi Bird** traverses the market

The number of Australians travelling overseas has doubled in the past decade, as has the number of arrests, deaths and hospitalisations of Aussie travellers. Over the same period, staffing levels at the Department of Foreign Affairs and Trade have remained stagnant. In fact, it looks like the DFAT workforce is due to be cut.

That's worrying, since the federal government had to send planes to rescue stranded Australians at Bangkok's Suvarnabhumi International Airport in 2010 during Thailand's "red shirt" protests, and again to pull Aussies out of Cairo in 2011 during the Egyptian Revolution. But there's no legal obligation for the government to assist Australians travelling overseas – and its capacity to do so is dwindling.

That's why having the right travel insurance product in your overseas kitbag is more important than ever.

Young & adventurous

The profile of Australians travelling has also changed. A decade ago, most overseas travellers were aged over 45; now, the under-30s are catching up fast. Inexperienced travellers seeking adventure can often get into legal and financial trouble, especially in developing-world destinations.

In our survey of insurers, Southern Cross, Medibank and Cover-More consistently cover the broadest range of adventure activities, such as ballooning, bungee jumping and scuba diving. But as always

85% Britons have travel insurance

50% Australians have travel insurance

BUDGET POLICIES	Financial services provider	SINGLE ADULT POLICY (adults aged Premium ($)
ASIA PACIFIC 10 days		
Columbus Direct Standard	Lloyds	49
Good2Go Essentials	AIG	26
Webjet Essentials	Allianz	52
AAMI Standard	AAI	65
ASIA 21 days		
Good2Go Essentials	AIG	55
WorldNomads Standard	Lloyds	81
Webjet Essentials	Allianz	89
Columbus Direct Standard	Lloyds	105
EUROPE 30 days		
Columbus Direct Standard	Lloyds	121
Good2Go Essentials	AIG	79
Cover-More Essentials	Cover-More	131
Webjet Essentials	Allianz	124
WORLDWIDE 35 days		
Columbus Direct Standard	Lloyds	185
Good2Go Essentials	AIG	79
Webjet Essentials	Allianz	174
WorldNomads Standard	Lloyds	168

with insurance, the product disclosure statement (PDS) may have some surprises. All three insurers cover canyoning, for example, but Southern Cross doesn't cover abseiling, often a necessity in canyoning. Medibank and Cover-More don't cover canyoning with ropes.

Sean Kenzie, a traveller from New Zealand, thought he was covered by his insurance when a taxi knocked him off his scooter in Thailand. But under the terms of his policy, riding a moped was an optional extra he hadn't opted for. As a result, his hospital in Bangkok refused him full treatment because he couldn't afford his NZD$20,000 [about $A17,700] bill. Sean was transferred, under guard, to a public hospital until his friends and family could cough up the funds.

It's not enough to just review the PDS document for the tick next to your chosen activity – you also need to check the

HOW WE REVIEW

We collect information from insurers on their policy features and quotes and score their cover for medical, accidental death, cancellation, travel delay, baggage, personal liability, adventure activities and affordability. We then give a weighting to each feature and calculate a total score out of 100. We compare the scores with the premium to find the best value policy.

The Best Buy scenarios (see tables below and on page 30) are based on average travel times for each region according to outbound traveller surveys.

Regions are as follows:

- **APAC** New Zealand, Bali, Fiji, Papua New Guinea
- **Asia** India, Indonesia, Thailand, Singapore, Malaysia
- **Europe** UK, Ireland, Western Europe
- **World** North America, South America, Japan, Africa

We've included annual multi-trip cover in our comprehensive Best Buys for couples, but keep in mind these policies are often restricted to 37 days travel at a time. Some allow extensions for a higher premium, but you should weigh this against the cost of a single trip

COUPLE / FAMILY POLICY	MATURE-AGED COUPLE	GENERAL COVER				NATURAL DISASTER		TERRORISM		PANDEMIC/ EPIDEMIC		BAGGAGE COVER		
up to 50)	(adults aged 65)													
Premium ($)*	Premium ($)	Medical ($m)	Cancellation	Personal liability ($m)	Insolvency	Medical	Cancellation	Medical	Cancellation	Medical	Cancellation	Overall limit	Single item limit	Cash limit
88 / 98	97	12.5	10,000	2.5		✓	✓	✓		✓	✓	6000	750	500
52	na	5	10,000	2.0		✓	✓	✓		✓	✓	3000	250	na
98 / 103	98	5	5000	2.0	✓	✓	✓	✓				1500	250	250
97	97	Unlimited	Unlimited	5.0		✓	✓					6000	700	na
109	na	5	10,000	2.0		✓	✓	✓		✓	✓	3000	250	na
152/ 160	152	5	3500	1.0		✓	✓	✓		✓	✓	2000	350	na
169 / 178	169	5	5000	2.0	✓	✓	✓	✓				1500	250	250
189 / 210	209	12.5	10,000	2.5		✓	✓	✓		✓	✓	6000	750	500
218 / 242	239	12.5	10,000	2.5		✓	✓	✓		✓	✓	6000	750	500
158	na	5	10,000	2.0		✓	✓	✓		✓	✓	3000	250	na
233	281	10	3000 (A)	1.0		✓	✓	✓		✓	✓	3000	200	na
236 / 248	236	5	5000	2.0	✓	✓	✓	✓				1500	250	250
333 /370	367	12.5	10,000	2.5		✓	✓	✓		✓	✓	6000	750	500
158	na	5	10,000	2.0		✓	✓	✓		✓	✓	3000	250	na
330 /348	330	5	5000	2.0	✓	✓	✓	✓				1500	250	250
319/ 336	319	5	3500	1.0		✓	✓	✓		✓	✓	2000	350	na

USING THE TABLES (left and page 30) Insolvency cover is usually for a travel service provider such as an airline, hotel or bus company. It excludes cover for travel agents. Disaster is covered unless travelling contrary to government warnings. Levels of coverage may vary – check the PDS for full details. **TABLE NOTES *** Number and ages of children varies with each policy. **(A)** Variable limit (premium changes accordingly) **(B)** Maximum duration per trip of 37 days. **(C)** Maximum duration per trip of 30 days. Longer trip duration can be selected for higher premium. **na** Not applicable. **nr** Not reviewed.

definitions. One consumer we heard about was injured after she rented a moped in Thailand only to find out the engine size wasn't covered by her insurance policy. She found herself "more than $4000 out of pocket and [with] a broken scapula. Not a happy camper."

(Most insurers adopt the national standard for the definition of a moped: an engine capacity under 50cc. If the engine is bigger than that, it's a motorcycle, and you'll likely need an Australian motorcycle licence.)

Young at heart

At the other end of the spectrum, the number of 50- to 54-year-old travellers has also increased, while the number of over-55s travelling has tripled in the past 10 years. The trend means there are more travellers out there who are likely to face health problems– and could get stung badly if they're uninsured.

Overseas medical bills can deliver a shock at any age. "My 10-month-old had a fall from her pram when we were in the US and received a head injury," Gemma T told us. The ambulance ride alone cost $10,000. Four hours in emergency and the children's ward cost $4000.

What's excluded?

It can also be a shock to discover travel insurance only covers overseas costs, not the other related medical expenses once you return.

"I submitted my claim after a skiing accident in New Zealand," Greg S told us. "What I didn't know is that they only cover expenses incurred overseas. So my overall claim for $680 was cut back to $254.25. Then there was the $250 excess. So I received a cheque for the grand total of $4.25."

A consumer was injured after she rented a moped in Thailand only to find out the engine size wasn't covered by her insurance

The exclusion may also serve as motivation for unscrupulous insurers to repatriate you to Australia. "My wife fell from a bicycle in Bali, injuring her wrist," says one CHOICE member. "The doctor said she would need to undergo emergency surgery to avoid permanent damage, but when we called our insurer they advised that they did not consider it emergency surgery and she would have to fly back to Australia. We were forced to pay $10,000 out-of-pocket medical bills."

The insurer finally paid out on the medical bills, but declined to cover her husband's additional accommodation or travel expenses.

COMPREHENSIVE POLICIES		SINGLE ADULT POLICY	COUPLE / FAMILY POLICY
		(adults aged up to 50)	
	Financial services provider	Premium ($)	Premium ($)*
ASIA PACIFIC 10 days			
Southern Cross Travel Insurance (SCTI) TravelCare	SCTI	45	89
Good2Go Comprehensive	AIG	62	104
Worldcare Comprehensive	Allianz	49	93/98
Columbus Direct Premier	Lloyds	56	101/112
ASIA 21 days			
Southern Cross Travel Insurance (SCTI) TravelCare	SCTI	85	167
Good2Go Comprehensive	AIG	110	183
WorldNomads Explorer	Lloyds	96	181/190
Worldcare Comprehensive	Allianz	95	181/190
EUROPE 30 days			
Southern Cross Travel Insurance (SCTI) TravelCare	SCTI	101	197
Good2Go Comprehensive	AIG	134	267
Worldcare Comprehensive	Allianz	133	262/276
Columbus Direct Premier	Lloyds	139	250/278
WORLDWIDE 35 days			
Southern Cross Travel Insurance (SCTI) TravelCare	SCTI	170	332
Good2Go Comprehensive	AIG	205	409
WorldNomads Explorer	Lloyds	204	388/408
Worldcare Comprehensive	Allianz	202	383/403
WORLDWIDE Annual multi-trip			
1300insurance Annual multi-trip (B)	Allianz		297
Cover-More Annual multi-trip (C)	Cover-More		410
Good2Go Annual multi-trip	AIG		502
Worldcare Annual multi-trip (B)	Allianz		441

WHO PAYS OUT?

Travel insurance is the least likely of all general insurance types, including car and house insurance, to be referred to the Financial Ombudsman Service (FOS) for complaint. This is good news, but it also means significant claims data isn't available for all insurers. For that reason we haven't included claims satisfaction in our ratings.

However, the table (right), which shows the likelihood of claims being referred to FOS for dispute resolution as well as the likely outcomes of each dispute, can be used a guideline. The data is listed by financial services providers (FSP), so check for the FSP behind your brand and see where they fall in the table.

FOS COMPLAINTS

	Disputes per 100,000 policies	Resolved by agreement	RESOLVED BY FOS	
			In applicant's favour	In FSP's favour
AAI	34	87%	9%	4%
SCTI	20.4	56%	22%	22%
Lloyds	19.3	84%	4%	9%
CGU	18.8	90%	0%	10%
AIG	14	50%	6%	31%
Great Lakes	11.7	70%	11%	16%
AGA	6	77%	6%	15%
QBE	4.9	63%	3%	22%
ACE	4.3	80%	7%	13%
Allianz	1.9	85%	0%	10%
Cover-More	1.5	93%	0%	7%

MATURE-AGED COUPLE	GENERAL COVER				NATURAL DISASTER		TERRORISM		PANDEMIC/ EPIDEMIC		BAGGAGE COVER		
(adults aged 65)													
Premium ($)	Medical ($ m)	Cancellation	Personal liability ($m)	Insolvency	Medical	Cancellation	Medical	Cancellation	Medical	Cancellation	Overall limit	Single item limit	Cash limit
117	Unlimited	50,000	1.0		✓	✓	✓		✓		25,000	1500	500
125	Unlimited	Unlimited	2.5	✓	✓	✓	✓		✓	✓	15,000	600	500
114	Unlimited	Unlimited	5.0		✓	✓	✓				12,000	750	250
112	20	15,000	5.0		✓	✓	✓		✓	✓	7500	750	1000
218	Unlimited	50,000	1.0		✓	✓	✓		✓		25,000	1500	500
220	Unlimited	Unlimited	2.5	✓	✓	✓	✓		✓	✓	15,000	600	500
181	Unlimited	Unlimited	2.5		✓	✓	✓		✓	✓	10,000	700	250
220	Unlimited	Unlimited	5.0		✓	✓	✓				12,000	750	250
258	Unlimited	50,000	1.0		✓	✓	✓		✓		25,000	1500	500
320	Unlimited	Unlimited	2.5	✓	✓	✓	✓		✓	✓	15,000	600	500
308	Unlimited	Unlimited	5.0		✓	✓	✓				12,000	750	250
275	20	15,000	5.0		✓	✓	✓		✓	✓	7500	750	1000
398	Unlimited	50,000	1.0		✓	✓	✓		✓		25,000	1500	500
491	Unlimited	Unlimited	2.5	✓	✓	✓	✓		✓	✓	15,000	600	500
388	Unlimited	Unlimited	2.5		✓	✓	✓		✓	✓	10,000	700	250
467	Unlimited	Unlimited	5.0		✓	✓	✓				12,000	750	250
nr	Unlimited	Unlimited	5.0		✓	✓	✓				7500	1000	250
nr	Unlimited	4000 (A)	2.5		✓	✓	✓		✓	✓	6,000	500	100
nr	Unlimited	Unlimited	2.5	✓	✓	✓	✓		✓	✓	15,000	600	500
nr	Unlimited	Unlimited	5.0		✓	✓	✓				24,000	750	250

AN EXCESS OF EXCESSES

If your policy has an excess, be aware that this applies once per event. CHOICE member Michael Freeland found this out the hard way. "During our holiday we had a number of small mishaps. The excess clause was applied not once, but in three separate incidents." Seeing a doctor and purchasing medicine for a sinus infection cost less than $150, so there was no cover. The excess also came into play when he claimed for a personal item worth less than $150. Then, the insurer deducted another $150 from what Michael could claim for a stolen wallet. ■

Safe travels

If you want to see more than the hotel bathroom when on holidays, it pays to be prepared. **Karina Bray** looks at some common travel health problems

Bags packed and ready to go see the world on your next overseas jaunt? Before heading off it's a good idea to visit your GP or a doctor with an interest in travel medicine for advice, which will depend on where and when you're going, as well as for how long and the types of activities you're planning.

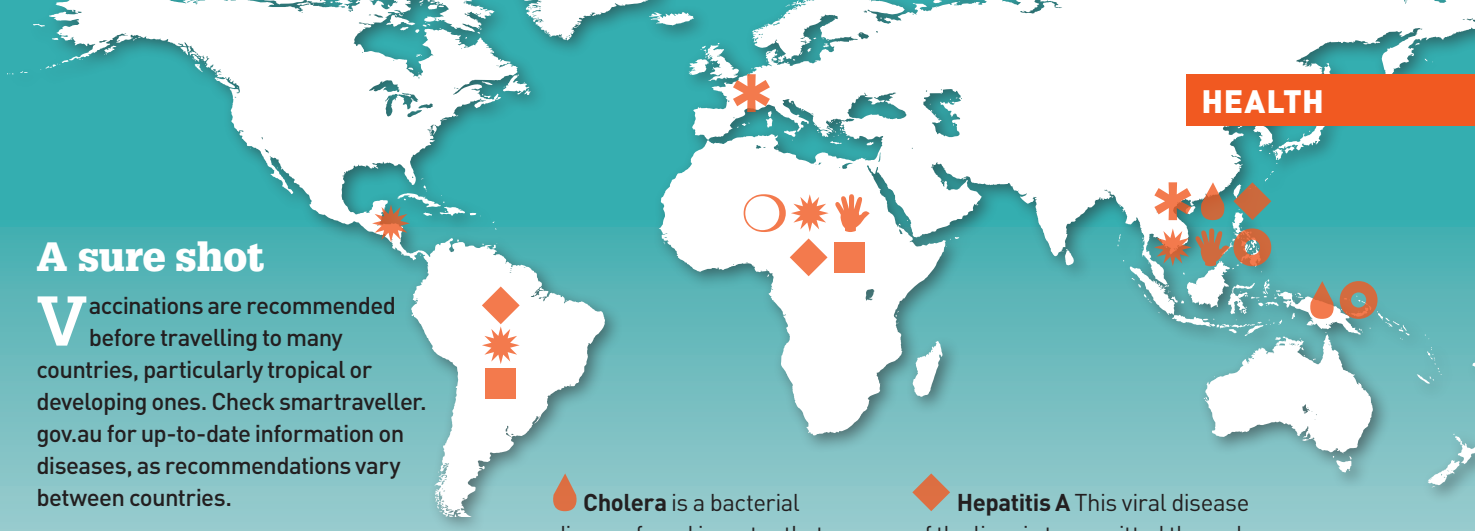
More information
smartraveller.gov.au
traveldoctor.com.au

Your usual medicine

Many countries control or restrict imports of medication, even for personal use. Some, including Greece, Japan and the United Arab Emirates (UAE), consider codeine a narcotic. Amphetamine drugs for ADHD, pseudoephedrine and other commonly used medicines are restricted or controlled in many countries. The UAE, Qantas' new stopover country en route to Europe (Dubai), has a long list of controlled and restricted drugs. The government website smartraveller.gov.au has links to the embassy's website, which lists the drugs and describes the paperwork requirements and fees.

If you're carrying medicine when you travel:

- **Take a list of current medications** (use the generic rather than brand name) and drug allergies. It may be useful to carry a letter from your GP explaining what medications you're taking and the conditions they're for, as well as an assurance that they're for personal use only.
- **Carry a prescription** (including the generic drug name). This can also provide evidence you have legitimate use for the drugs, and may be useful if you lose yours or it runs out.
- **Carry medication in its original packaging** with your name and dosage instructions.
- **Check the expiry date** to make sure they don't expire while you're away.
- **Counterfeit drugs are a big problem in Asia, Africa and South America**, so it's best to bring as much as you need from home if you're travelling there.
- **Talk to your pharmacist if your medicines have special storage requirements** (such as needing to be kept refrigerated).



A sure shot

Vaccinations are recommended before travelling to many countries, particularly tropical or developing ones. Check smartraveller.gov.au for up-to-date information on diseases, as recommendations vary between countries.

Malaria is a parasite carried by mosquitoes and kills about 660,000 people a year. Anti-malarial drugs are available but can have serious side effects. For holidaying in areas with some – but not a high – risk of malaria, travel medicine experts are increasingly recommending the use of standby emergency treatment, taken within 24 hours of the first symptoms of malaria, rather than preventative medicine.

Tick-borne encephalitis A vaccine is usually only recommended for travellers who'll be spending a lot of time hiking, camping and so on in affected regions.

Cholera is a bacterial disease found in water that causes severe diarrhoea.

Yellow fever is a virus carried by mosquitoes. Some countries require a yellow fever vaccination certificate as a condition of entry.

Meningitis is a potentially fatal inflammation of the membrane covering the brain, passed person to person through droplets, and can be caused by bacteria, viruses or fungi – bacterial meningitis being the most serious.

Japanese encephalitis is a viral brain infection transmitted by mosquitoes.

Hepatitis A This viral disease of the liver is transmitted through contaminated food and water. In addition to a straight hep A vaccine, there is a combined hep A and B vaccine or a combined hep A and typhoid vaccine.

Typhoid fever is usually transmitted via dirty fingers handling food. Vaccination is highly recommended if you're travelling to areas where sanitation is poor.

Home & away

Even if you're originally from the country you're visiting, you may have lost immunity to some diseases. You could be at risk if you're spending a long time there, living in the same conditions as locals or visiting remote areas.

Beating Bali belly

Stomach upsets are estimated to affect up to half of travellers visiting developing countries. Diarrhoea is usually caused by bacteria such as *E. coli*, *Campylobacter* or *Salmonella*; parasites such as *Cryptosporidium* and *Giardia*; or dysentery. Typhoid and cholera are less common causes.

Food

Salads and other raw or unpeeled fruit and veggies may be contaminated by unclean water or bugs in the soil. Avoid uncooked, undercooked or reheated meat, poultry and fish, and be wary of crustaceans, shellfish and dairy foods.

Water

Drink boiled, purified or chemically treated water, or bottled water with a properly sealed lid (bottles are sometimes refilled with unclean water). Be sure to use this for brushing your teeth as well as drinking. And steer clear of drinks with ice.

Wash your hands

You can also pick up germs from many other things, including money, shaking hands with people, door handles, hand rails, hotel room surfaces, bathroom doors and even handling fresh produce in markets. Wash your hands with soap or use alcohol-based sanitiser regularly throughout the day – and definitely before eating.

Treatment

In cases of diarrhoea that only last a day, resting and drinking plenty of fluids with oral rehydration salts (see page 34) may be enough. But if it lasts longer, is accompanied by fever or if there's blood in your faeces, you may need antibiotics or other forms of treatment. Your GP or travel doctor can advise you on an action plan before you leave, or else see a local doctor recommended by your hotel concierge, travel company or tour guide.

IMAGES: SHUTTERSTOCK

Bothersome bugs

The world's deadliest animal is disturbingly common. The **mosquito** (see page 46) carries diseases including dengue fever, malaria, yellow and chikungunya fevers. Even if the disease doesn't kill you, symptoms can be debilitating and it can take a long time to recover. To avoid contact with mozzies:

- use physical barriers (long pants and sleeve tops; bed nets)
- avoid being out during peak biting times dawn and dusk (but some bite all day)
- avoid attracting them (perfumes and dark clothing attract mozzies)
- use chemical protection (repellent containing DEET or picaridin; permethrin-impregnated clothing; bedding and nets).

Ticks can also cause serious disease, including Lyme disease and encephalitis. Repellent and permethrin-impregnated clothing will help keep them at bay.

Bedbugs are small, non-flying biting insects that live in furniture, especially beds, and are increasingly reported in hotels – even upmarket ones – all around the world. While the effects aren't serious, the itching is a nuisance and you may end up taking them with you on your travels – and home. Look for small dark spots on sheets, and check crevices in the bed frame and walls near the bed for signs of these insects.

Travel insurance

Go for unlimited medical cover (see page 28). Medical bills and evacuation can cost hundreds of thousands of dollars, meaning families are left struggling to fund foreign hospital bills or an emergency flight home. Always read your policy's product disclosure statement (PDS) carefully.

- Claims relating to pre-existing conditions may not be covered. Check the PDS for which pre-existing conditions are covered and under what circumstances, and also whether an extra premium can be paid for conditions not covered.
- There may be certain procedures you must follow if you're going to claim medical expenses, such as contacting the insurer as soon as possible and obtaining their agreement to pay expenses; using a medical adviser specified by the insurer; following the former's advice (they may advise you get treatment locally, whereas if you'd prefer to return to Australia your evacuation may not be covered).
- Exclusions or restrictions may relate to injuries caused by risky activities. While you may be able to pay an additional premium to cover these activities, there may be some circumstances where you're not covered – for example, riding a motorbike without a helmet.

Travel medical kits

If you're not going too far off the beaten track, take a small travel medical kit to deal with common problems. Potentially useful items in developing countries include:

- painkillers
- diarrhoea medicine (such as loperamide)
- oral rehydration salts (such as Gastrolyte or Hydrolyte)
- antiseptic lotion and/or ointment
- bandaids and other wound dressings (gauze swabs and bandages, medical tape)
- insect repellent
- sunscreen
- a thermometer
- a pair of tweezers
- a first-aid booklet.

Your doctor may also suggest antibiotics for diarrhoea or severe respiratory infections. The more remote or primitive the conditions, the more items you should consider taking.

Running hot & cold

Lazing around in hot weather is unlikely to cause problems for most people, but extended periods out in the sun or strenuous exercise can cause problems such as heat stroke, dehydration or hyponatraemia (caused by drinking lots of water without replacing salts lost in sweat). In some cases – sports or hiking in the tropics or desert, say – an acclimatisation program may be beneficial.

Wear lightweight, loose and light-coloured clothing and a broad-brimmed hat. If you're sweating a lot, be sure to drink plenty of fluids and eat salty snacks (most sports drinks don't contain enough salts to replace those lost). And don't forget the SPF 50+ sunscreen!

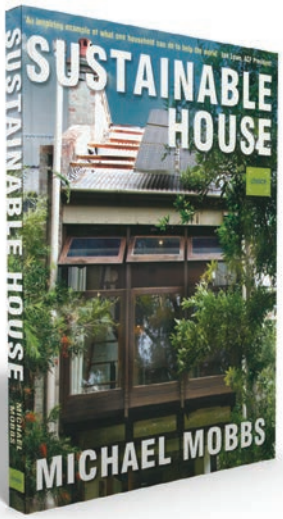
Problems with the cold can usually be prevented with proper clothing and equipment. Most incidents of frostbite and hypothermia result from poor planning, such as being caught in a storm, or from accidents such as falling from a boat into cold water. ■

Purchase a CHOICE book today!

Sustainable House

by Michael Mobbs – $45

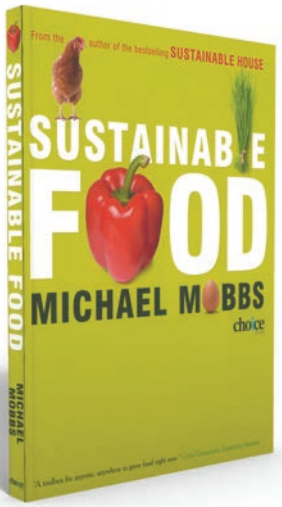
Whether you're planning to build or renovate, and whether you in live in an apartment or a house, *Sustainable House* is the essential guide to help you achieve a green home.



Sustainable Food

by Michael Mobbs – $45

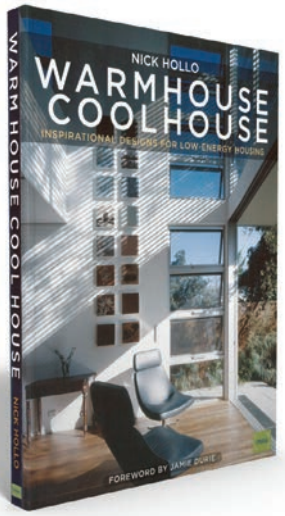
Sustainable Food contains practical advice on establishing community and backyard vegetable gardens, keeping chooks and bees and reducing your water usage, along with insights into dealing with councils, sidelining supermarkets and information on what we eat and why.



Warm House, Cool House

by Nick Hollo – $44.95

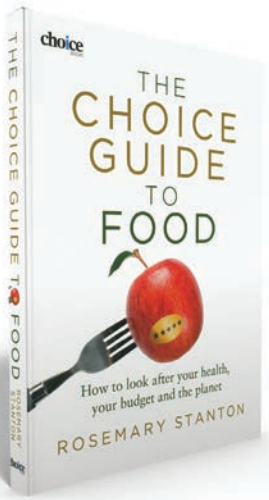
In the new edition of this best-seller, respected Australian architect Nick Hollo provides valuable advice, illustrated with more than 100 inspiring contemporary examples of low-energy housing design to help keep your home cool in summer and warm in winter with little or no cooling or heating by appliances.



The CHOICE Guide to Food

by Rosemary Stanton – $29.95

Australia's most respected nutritionist takes a critical look at the key foods, drinks and supplements that line our supermarket shelves, weighs up the nutritional benefits (or concerns) and differing theories and associated environmental costs. This guide provides common-sense advice to help make shopping and eating simpler, healthier, cheaper and more sustainable.



The number of copies available is limited, so secure yours today. Buy online at choice.com.au/books or contact our Customer Service team on 1800 069 552 (9am-5pm, Mon-Fri AEST).

choice.com.au/books

Pretty pricey

The 'Australia tax' strikes again – this time hitting fragrance and beauty products, reports **Kate Browne**

Looking to buy some men's cologne as a gift? Or a new lipstick? You may be surprised to learn we pay yp to 200% more than consumers overseas for exactly the same item.

Cosmetics cash cows

Jane McKellar has worked in the cosmetics industry for almost 20 years. "Manufacturers have traditionally seen Australia as a cash cow, particularly in the cosmetics space where there are strong margins," says the former general manager of Elizabeth Arden Australia.

However, thanks to the emergence of online shopping, more Aussie consumers are all too easily aware of just how much more they're paying compared with shoppers overseas. Anyone with an internet connection can quickly run a price check on the cost of an identical product overseas, and many Australians don't like what they see. As one CHOICE member commented, "Revlon foundation costs $A38 in Target but $US11 in Walmart – go figure!"

McKellar says she's not surprised by this. "Until recently, consumers relied on bricks-and-mortar stores to do their research. Now they can access products and prices at the click of a button."

Kate Morris, founder and owner of Australian online beauty retailer adorebeauty.com.au, has a different perspective. Morris says there are real costs associated with shipping and clearing customs, but she argues the margins are still higher than they need to be. "We may never see prices drop to match overseas completely, but the difference in cost here shouldn't be 50% either."

In harmony

The good news is that, thanks to consumer and local retailer pressure, some products have recently come down in price. Popular brands, such as Clinique, Shu Uemura and Lancôme, have announced price drops of up to 40% on some products.

In the retail world, this is called "price harmonisation". And, while welcome, it can also be smoke and mirrors – McKellar says brands can use a big price drop as a marketing tactic. "A number of brands

The lipstick index

Revlon ColorStay Ultimate Suede Lipstick

Clinique Chubby Stick Moisturizing Lip Colour Balm

pick one or two flagship products to be reduced and then make a fuss about them."

Going grey

Parallel imports (or the grey market) are heavily discounted, non-counterfeit goods that online-only retailers want to move quickly, helping savvy Aussie shoppers save money. The products may be priced to move quickly due to a number of reasons – they're close to their expiration date, left over from a discontinued line or even part of excess stock. "Australians are prime candidates for the grey market because of local costs," says McKellar.

Popular online retailer Strawberrynet.com stocks discounted goods, offers free shipping for cosmetics (with no minimum spend) and carries international brands. McKellar says Australians are one of the biggest users of the site.

But despite the advantages, due to the nature of the grey market you may be quite limited in terms of choice. McKellar says online retailers such as Strawberrynet.com are for a very particular consumer – "they know exactly what they want, they aren't looking for advice, and they just want the product with no bells and whistles".

A war on beauty

UK cosmetics brand Illamasqua launched a consumer petition last year to change the unfair pricing structures of what they described as the "global giants of cosmetics who force Australian customers to pay up to 61% more than UK prices". The petition went on to state that in the short time the company had been retailing here, it had become aware of Australian consumers' "frustration over the inflated pricing of cosmetics compared to the rest of the world". The brand then pledged to "slash" its own prices.

There was a catch, however. Those who signed the petition had to agree to continue to buy Illamasqua products and provide their details, a move criticised by CHOICE at the time as an exercise in data mining. We contacted Illamasqua for an update and hadn't received a reply by the time of publication – but a quick check of prices found its local offerings have been brought into line with UK prices.

"Revlon foundation costs $A38 in Target but $US11 in Walmart – go figure!"

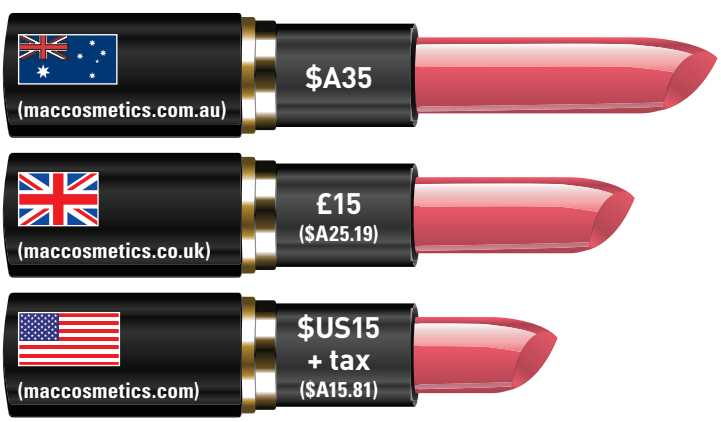
What can you do?

While it's easy for consumers to blame Australian retailers, the experts we spoke to are quick to point out that local retailers face similar constraints regarding price. Costs are determined by manufacturers, and for overseas brands' prices they're set by their head office – often differently depending on the country.

Shopping online is one alternative, but can also be difficult given shipping costs and an increase in "geo-blocking", where consumers are prevented from having their product shipped to Australia if they buy from an overseas site (see *CHOICE*, Oct 12).

McKellar says the best way shoppers can make their dissatisfaction known is to take it directly to the companies. "With social media it's easy to do this. Ask them, 'Why are the prices so different?'"

MAC Lipstick



WHAT ABOUT MEN'S PRODUCTS?

Cosmetics price discrimination isn't just affecting Aussie women. When we priced the popular Giorgio Acqua Di Gio Essenza men's cologne (75mL), this is what we found.

$A125
(myer.com.au)

£66
($A110.82)
(boots.com)

$US65 + tax
($A68.53)
(nordstrom.com)

BUYING AUSTRALIAN

Kate Morris (pictured below), founder of local online beauty retailer adorebeauty.com.au, suggests Aussie consumers shop locally if they want to avoid unfair pricing. "Local sites can stock some great Australian brands at a variety of price points. If you want to know you're paying a reasonable price that's the same as everyone else I'd suggest looking at those brands instead. You'll also be supporting local business." ■

IMAGES: SHUTTERSTOCK

Feeling unfit

From swimming outfits you can't get wet to see-through exercise pants, **Zoya Sheftalovich** outlines what you can do about products that don't meet your expectations

Would you wear a swimsuit that can't withstand a heated swimming pool, rough surfaces or suntan lotions and becomes transparent when wet? Are roof rails really roof rails if they can't be used to transport loads and are installed for cosmetic purposes only? And what use exactly are see-through yoga pants?

Under Australian Consumer Law these products could be deemed "not fit for purpose", which means they don't do what a reasonable person would expect.

Suss swimmers

Fancy a new swimming costume for summer? It pays to look closely, as we discovered when we went to Myer, David Jones, Surf Dive 'n' Ski and Kmart to check out their ranges.

A Kmart home brand one-piece had care instructions that warned against "excessive contact with suntan lotions, oils, rough surfaces, heated pools and spas treated with harsh chemicals. Some garments may be transparent when wet". Billabong's $46 bikini top was equally stern in its warnings. "Never roll up when wet. Avoid contact with suntan lotions, oils, rough surfaces, pools spas treated with harsh chemicals." And this old chestnut: "Some colours may be transparent when wet." A Tigerlily swimsuit label stated it shouldn't be worn in heated pools or spas at all!

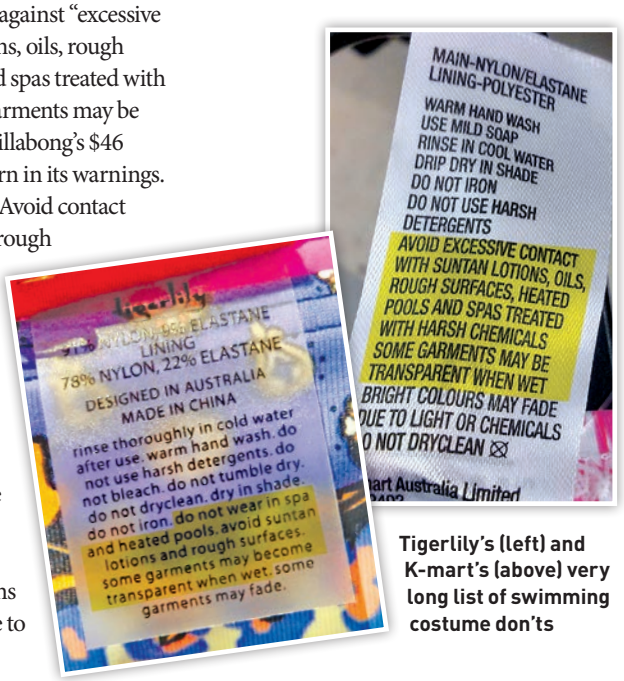
If these care instructions were followed, you'd have to cut out swimming pool and spa use, never sit on the rough edge of a pool or on grainy sand and risk revealing more of yourself than you intended – or abstain from entering the water at all. In fact, CHOICE member Kerrie told us of her friend's swimmers that became discoloured after the first wear. "She was advised [afterwards] by the sales assistant that they were designed for wearing around the pool, not in it!"

CHOICE staffer Karina Bray bought a $55 Speedo Endurance cossie for her son's swimming lessons. But after just a few wears, the bottom started pilling and wearing out. "The tag didn't say to avoid contact with rough surfaces, and considering this was an expensive pair of swimmers for a kid, and the fact that they were called 'Endurance', I don't think this is good enough," she says.

Sheer cheek

Earlier this year, premium Canadian athletic clothing retailer Lululemon Athletica (which sells exercise pants in Australia for more than $100 a pair) got into hot water over yoga pants that left little to the imagination, particularly when wearers bent over (quite likely when practising a downward-dog yoga pose).

In the company's words, the problem was with quality control, which led to "a


MAIN-NYLON/ELASTANE
LINING-POLYESTER
WARM HAND WASH
USE MILD SOAP
RINSE IN COOL WATER
DRIP DRY IN SHADE
DO NOT IRON
DO NOT USE HARSH DETERGENTS
AVOID EXCESSIVE CONTACT WITH SUNTAN LOTIONS, OILS, ROUGH SURFACES, HEATED POOLS AND SPAS TREATED WITH HARSH CHEMICALS SOME GARMENTS MAY BE TRANSPARENT WHEN WET
BRIGHT COLOURS MAY FADE
DUE TO LIGHT OR CHEMICALS
DO NOT DRYCLEAN
LINING
78% NYLON, 22% ELASTANE
DESIGNED IN AUSTRALIA
MADE IN CHINA
rinse thoroughly in cold water after use. warm hand wash. do not use harsh detergents. do not bleach. do not tumble dry. do not dryclean. dry in shade. do not iron. do not wear in spa and heated pools. avoid suntan lotions and rough surfaces. some garments may become transparent when wet. some garments may fade.

Tigerlily's (left) and K-mart's (above) very long list of swimming costume don'ts

level of sheerness in some of our women's black Luon bottoms that falls short of our very high standards." The company identified the problem as affecting 17% of their black pants and issued a recall. However, despite this there were reports of some sales assistants being overzealous in their handling of the situation.

The Consumerist, part of our US-based sister organisation Consumer Reports, wrote: "The problem with Lululemon's now-infamous see-through yoga pants [is] they look and feel pretty much the same as pants that aren't see-through. There's really only one way to tell whether they're truly see-through – you have to bend over and see whether anyone can see your business. Fans of the brand report online that some cashiers took this problem to its logical conclusion, and asked customers to bend over for butt inspections before they could return their pants."

And while Lululemon says it has fixed the problem, there are continuing reports of fabric in all colours being too sheer.

Rack off

Some items that aren't fit for their purpose are more than just a nuisance – they can be downright dangerous. We awarded the Chery J1 car a Shonky in 2011, which had a sticker inconspicuously placed on the inside of the roof rails warning that "roof rails are for cosmetic purpose only. Do not use."

At the time, we wrote: "Whatever the 'cosmetic purpose' for bearing this car equivalent of a toupee, we're concerned that if the car manages to outlast the sticker and someone buys it second-hand, they won't know not to use the rails." Two years on, the Chery J1 has just been pulled off the market for not meeting Australian safety standards.

Can they do that?

A swimming outfit that can't be worn in water, or has colour that bleeds, is arguably of an unacceptable quality and unfit for its purpose. So what can you do?

In Australia, goods and services are subject to certain consumer guarantees, including that goods purchased must be of acceptable quality. This means they must be safe, lasting, with no faults, look acceptable and, most importantly, do all the things someone would normally expect them to do, according to the ACCC.

A product must also match descriptions made by the salesperson, on packaging and labels, and in promotions or advertising, and be fit for the purpose you're told it should be able to do. The ACL takes into account not just what would normally be expected for the type of product and cost, but also warnings and risks drawn to the consumer's attention (such as on labels). But we believe it's unreasonable if a shop tries to rely on a tiny care label to explain that a swimsuit can't be used in water.

If a seller has not met any of the consumer guarantees, a consumer is entitled to a refund, compensation, repair, or replacement of the goods (which one depends on the circumstances).

"If something you've purchased isn't doing the job you would typically expect under normal circumstances, don't hesitate to contact the shop where you bought it from and ask for a repair, replacement or refund," recommends Katrina Lee, CHOICE's strategic policy adviser. "If that fails, contact CHOICE and your local office of consumer affairs or fair trading." ■

TELL US MORE

CHOICE asked our members to let us know of examples of goods they'd bought that may not have been fit for their purpose. Talina told us about shoes she bought to fit her 18-month-old, which said they were "not suitable for children under three years". Em purchased swimming goggles that weren't suitable for diving into pools. Jessica bought a purse with slots that were too small to fit cards into. And in a league of its own, there was the newborn baby bib dobbed in by CHOICE member Tania that was "dry clean only".

Have you seen an example of a small warning label that states a product is unsuitable for something it might reasonably be used for? Send us a photo or a tipoff to investigation@choice.com.au

Top tips

1 **Check care labels on clothing and swimwear before you buy** to make sure you're not getting less than you bargained for.

2 **Don't make assumptions about products based on looks**. Ask the sales assistant if the product you're purchasing is suitable for the use you have in mind. If they say it is, you're protected by the ACL's consumer guarantees if it's proven to be otherwise.

3 **Keep a record of your purchase** (and beware of fading receipts – see *CHOICE* Apr 13 or **choice.com.au/fadedreceipts**) to make returning your goods easier.

4 If something isn't fit for its purpose or of acceptable quality, **take it back to the shop where you bought it** – even if you received it as a gift. If they don't honour their consumer guarantee, contact the department of fair trading or consumer affairs in your state.

5 **If you buy a product online it's still covered by the Australian Consumer Law**, so you should still be able to get a replacement or refund. In practice, though, this may be more difficult for an overseas retailer.

IMAGES: SHUTTERSTOCK

Ask the Experts

Got a niggling question our team can help with?

Q I was told that if my top-of-the-range cantilever Shelta umbrella were damaged or the shade required replacement outside the warranty period, I'd have to buy another one. They claim this is because it's a fully imported product and they don't keep spares. Isn't an importer of goods obliged to keep spare parts for a certain number of years?

A CHOICE journalist Zoya Sheftalovich replies: The Australian Consumer Law (ACL) requires manufacturers or importers to guarantee they'll take reasonable steps to provide spare parts and repair facilities for a reasonable time after purchase. (A "reasonable" period of time depends on the type of goods.) There's also a statutory requirement under the ACL that if goods break down within an unreasonable period of time, the company is required either to repair or replace the goods.

The statutory warranty period is not defined specifically in the ACL, but the government has indicated it takes the price of the product and the length of time between purchase and breakdown into account when considering what a reasonable period should be. For example, if you buy a $2000 TV and it breaks down after two years, the manufacturer should fix it.

So regardless of Shelta's stated warranty period, the statutory warranty provided by the ACL should cover you for a replacement or repair on your umbrella for several years. For more on warranties, see page 16.

Zoya Sheftalovich

Ask us!

Do you have a question for one of CHOICE's experts? Email us at **asktheexperts@choice.com.au** or write to us at:
Ask the Experts, CHOICE,
57 Carrington Rd, Marrickville,
NSW 2204

Q Why are "slow" juicers referred to as "cold press" juicers, when the juice produced is the same temperature for both types when checked with a thermometer? Is the idea that cold-pressed juice contains more nutrients just a myth?

A CHOICE tester Corinna Horrigan replies: Cold press juicers basically squeeze the juice from the fruit, while centrifugal ones use rapidly spinning blades to release the juice and centrifugal force to separate the juice from the pulp. Mechanical energy from this process can be passed to the fruit as heat. The effect is small, and is unlikely to affect the exit temperature of the juice in a way that could be measured by a domestic thermometer. However, it may be enough to affect some temperature-sensitive nutrients. The efficiency of extraction of certain nutrients may also be affected.

Corinna Horrigan

Q Is there any way to get out of prepaid funeral plans that cost you much more than you originally anticipated? I know a woman on a low income who has been signed up for years with a prepaid funeral plan. She's very distressed that her family won't have access to any funds left over after her funeral has been paid for.

A CHOICE journalist Uta Mihm replies: Normally the only way to do this would be to cancel the funeral insurance policy, but this means no benefit will be paid and in most cases neither will the premiums already paid be refunded. But there have been some interesting developments in this area, with the Consumer Action Law Centre publishing a 13-point strategy for fairer funeral insurance. CHOICE has long been calling for reform – see **choice.com.au/funeralinsurance**

There are signs that funeral insurers may cooperate in response to consumer complaints. A good place to get help with yours is the free, independent Insurance Law Service (insurancelaw.org.au or call 1300 663 464). If the insurer doesn't resolve your friend's complaint, she could lodge a dispute with the Financial Ombudsman Service (fos.org.au).

Uta Mihm

On Test

BBQs, ride-on mowers, Xmas lights and men's shavers – they're all here

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What you'll need for a sizzling summer

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We put the squeeze on blood pressure monitors. Find out how they perform on page 58

CHOICE's Matthew Tung is under the pump

CHOICE

CHOICE'S experienced technical staff puts products through their paces in our own testing laboratories. We use test methods based on Australian standards and develop our own to match the way consumers use a product in their homes. We buy the products we test, maintaining our independence from manufacturers and so we know what you're faced with in the shops. We've checked the models are available at the time we publish. Our recommendations are based on a product's quality and performance, with no hidden bias.

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Our researchers award a Green Buy to a product that delivers good quality and environmental performance. Not every test report includes Green Buys.

Nutshell

- Most barbecues on test perform well overall.
- Work out your barbecuing style before deciding which one to buy.

Take your 'cue

No matter what your barbecuing style, there's a model that's right for you, **Martha Psiroukis** discovers

Before deciding on which barbecue to buy, you need to ask yourself a few questions. Which one of these are you?

A An active cook who enjoys standing over a hot barbie and rises to the challenge of finding the cool and hot spots. Are you excited by flare-ups? Do you want a showpiece in your backyard, and do you actually find cleaning and maintaining your barbecue therapeutic?

B Someone who prefers an unassuming barbecue you can set and forget with no fireworks, that has low running costs and gives perfect results unaided every time, with minimal cleaning.

If you're an A-style barbecuer, then a larger and flashier model is right for you. Because you're an active cook who constantly moves food around, cooking performance is less of an issue for you so be guided instead by aesthetics, features and ease of use. If you like the retro look, consider the Matador Retro. But if gleaming stainless steel is more your thing, the Rinnai, Cucina, or Tucker should make your shortlist. If all the bells and whistles are needed, consider a Beefeater, Gasmate, or Matador Grande.

The top-performing barbecues – in particular the Webers (see opposite) – are better suited to B types, as these produce near-perfect cooking results unaided, every time. They're less onerous to clean, and allow you to cook with the hood up (although it may not be as efficient) or down.

WHAT TO BUY

Our Best Buys are good performers with both a low purchase price and a low five-year running cost.

Only the newly tested model that makes our recommended list is profiled here. For profiles of previously recommended models, refer to the *CHOICE* issue as indicated next to each model below.

87%
Weber Spirit E320LP

Good points

- Excellent for steak, sausages and marinated chicken wings
- Very good for roasting a whole chicken
- Easy to use and manoeuvre
- No smoke is directed into your face
- Side panels protect food and flame from draughts
- Side burner has a cover that can be used as a side table when not in use
- Very comprehensive instructions, with recipes
- Gas bottle fits onto a hook with a gauge that shows approximate amount of remaining gas
- Thermostat is fairly accurate
- Comes with a second chargrill plate to replace the hotplate section

Bad points

- Comes in many pieces that need to be assembled (it took us three hours), although all pieces are coded and the diagram is relatively easy to follow
- Hood can become dangerously hot

BEST TRADITIONAL MEDIUM/LARGE BARBECUES

90% Weber Genesis E330 (Dec 12/Jan 13)	$1899
87% Weber Spirit E320 LP (see left)	$1199
82% Turbo TCQ4CWWJ (Dec 12/Jan 13)	$1799
81% Cordon Bleu Deluxe CD4CWWH (Dec 11/Jan 12)	$999

MOST COMPACT, CHEAPEST-TO-RUN LARGE BARBECUE

88% Weber Family Q320 with trolley (Dec 11/Jan 12) Best Buy	$699

FOR THE BALCONY & REGULAR PICNICKER

87% Weber Baby Q100E LP (Dec 11/Jan 12) Best Buy	$299
82% Weber Q200 with trolley cart (Dec 08/Jan 09)	$489
80% Everdure E2GO with cart (Dec 11/Jan 12)	$399

ABOUT THE REST

MEDIUM/LARGE

The **Matador Retro** sports a retro cream enamel finish, but is difficult to assemble and directs smoke into your face. Its thermostat isn't accurate.

The **Grilled M135-B-W, Jumbuck B145-13** and **Masport Lifestyle 4 552757** are relatively low cost, but all direct smoke into your face, and the Grilled's side tables get hot. The side burner on the Grilled and Jumbuck can only fit a small pot, and both have some sharp edges. Their large drip trays are difficult to clean as they can't be removed – the fat drips into a cup, but you still need to clean the tray regularly to minimise flare-ups. The Jumbuck is hard to manoeuvre, with two fixed wheels. Its hood isn't stable and gets dangerously hot, and it feels flimsy and rattles when moved. The thermostats aren't accurate on the Jumbuck or Masport.

SMALL/PORTABLE

The **Ziegler & Brown (Z&G)** looks similar to a Weber and is available in red or grey. It has two burners that can be used individually, its thermostat is accurate, it has removable side trays and is easy to clean, but it's awkward to lift and carry. An optional hotplate (chargrill only) is available, which we used for the low-temperature cooking test. The Z&G heats to high temperatures, so chicken must be turned occasionally while roasting so the side closest to the flames doesn't burn. It directs smoke into your face, the hood becomes dangerously hot and it has no side panels to protect food or flame from draughts.

Beefeater BUGG is also similar to a Weber. Its thermostat is accurate, it has removable side trays and is easy to clean. But it's heavy to lift and awkward to move, and its hood can be dangerously hot. You'll need to remove a U-bolt to access and clean the drip tray, and the controls are difficult to access. It doesn't have side panels to protect food and flame from draughts.

The **Masport Raglan** is easy to carry and has a lid lock, as well as retractable legs to suit ground or table set-up. But the lid isn't high enough for roasting a chicken, isn't very stable and can become dangerously hot. It must be lit manually and has a small control dial. Its stainless steel exterior is difficult to clean. It has no side panels to protect from draughts and directs smoke into your face.

WHAT TO LOOK FOR

Cooking area The usefulness of the cooking area depends on cooking evenness, so use our cooking scores in the table (below) to make sure you get the most out of this.

Hotplates, grills and burners Cast-iron hotplates are more susceptible to rust. If you live in a coastal area, enamelled or stainless-steel hotplates are recommended.

The **hood opening angle** should tilt back far enough not to direct smoke into your face.

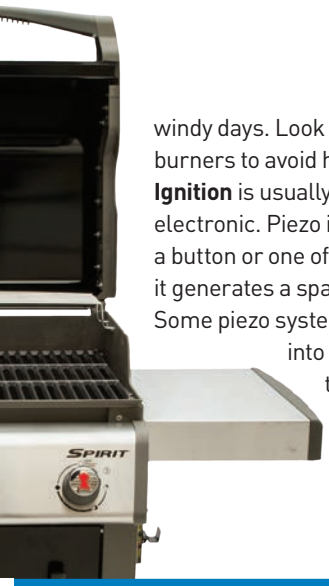
Controls should be clearly labelled and have positive stops at both the low and high positions, so you don't accidentally turn a burner off when adjusting the heat. They should also be easy to grip and turn. Check out the temperature results in the table for controls, handles and hood, as our tester measured significant differences across the models on test.

The **drip tray** should be easy to remove and replace, and be self-centring to catch all the fat.

A **double-skin hood** reduces the external hood temperature and protects your hands and fingers from getting sizzled. It also keeps the heat inside, making it more efficient.

Side panels protect the food and flame from draughts on

	COSTS		PERFORMANCE							FEATURES							
	Price ($)	Running cost ($)	Overall score (%)	Cooking performance score (%)	Evenness score (%)	Evenness with high-fat cooking score (%)	Low temperature score (%)	Roasting score (%)	Ease of use score (%)	Warming rack	Reversible cooking plate	Side (wok) burner	Back burner for rotisserie	Viewing window	Side tray / folding	Storage cupboard	Natural gas option
MEDIUM / LARGE																	
Weber Genesis E330	1899	1141	90	98	90	100	100	100	78	✓	✓	✓			✓/–	✓	✓
Weber Family Q320 (A)	699	667	88	98	90	100	100	100	74						✓/✓		✓
• **Weber** Spirit E320 LP	1199	1010	87	94	100	100	90	85	77	✓	✓	✓			✓/–	✓	✓
Turbo TCQ4CWWJ	1799	1668	82	86	70	90	100	85	76	✓	✓	✓	✓		✓/–	✓	✓
Cordon Bleu Deluxe CD4CWWH	999	2003	81	84	70	75	100	90	76	✓	✓			✓	✓/–	✓	✓
Beefeater Discovery 1100E	1499	1978	78	84	90	70	90	85	68	✓	✓	✓		✓	✓/–	✓	✓
• **Matador** Retro 4-BNR 3170423	699	1165	76	76	70	75	75	85	75	✓	✓	✓			✓/–	✓	✓
Rinnai GT114PHS	1299	2290	76	84	80	90	65	100	64	✓			✓		✓/–	✓	✓
Matador 4 Burner Grande BBQ	795	1835	75	75	70	70	75	85	76	✓	✓	✓		✓	✓/–	✓	
• **Grilled** M135-B-W (SKU 695929)	399	1095	74	76	70	75	85	75	70	✓	✓	✓		✓	✓/–	✓	✓
Beefmaster BR4CH	499	2094	71	71	70	65	65	85	71	✓	✓				✓/–	✓	
Everdure Figura Esee	799	1669	71	76	60	55	90	100	64	✓		✓		✓	✓/–	✓	✓
Gasmate Specialist 4Burner BQ8243	899	1935	71	73	70	60	75	85	68	✓	✓	✓		✓	✓/–	✓	✓
Cucina Professional CC5RCSH	1499	1738	70	76	70	70	65	100	61	✓	✓	✓	✓(H)		✓/–	✓	
• **Jumbuck** B145-13	299	767	70	74	65	70	85	75	63	✓	✓	✓			✓/–	✓	✓
• **Masport** Lifestyle 4 Hooded 552757	499	1447	70	70	65	65	65	85	70	✓	✓	✓			✓/–	✓	✓
Discoverer G4DISK	799	1274	69	73	70	75	75	70	63	✓	✓	✓			✓/–	✓	
Tucker S Class	2200	1374	66	71	65	70	65	85	58	✓				✓	✓/✓		✓
SMALL / PORTABLE																	
Weber Baby Q100E LP (B)	299	258	87	95	90	90	100	100	74				na		–/–	na	
Weber Q200 (C)	489	485	82	90	80	80	100	100	70				na		✓/✓		✓
Everdure E2GO (D)	399	364	80	89	80	90	100	85	66				na		✓/(J)		✓
Beefeater Sportsgrill	499	546	75	78	90	70	75	na	70				na		✓/(K)		
• **Ziegler & Brown** Twin Grill ZGTGK (E)	429	579	73	73	70	65	80	75	74				na		✓/(K)		✓
• **Masport** Raglan 552719	229	306	72	75	75	70	80	na	67		✓		na		–/–		✓
• **Beefeater** BUGG on cart (F)	599	625	71	79	85	65	80	85	60		✓		na		✓/(K)		✓
Billabong G2BBTJ	179	576	66	70	45	65	80	90	60	✓			na		✓/✓		



windy days. Look for sunken side-burners to avoid having them blown out.

Ignition is usually either piezo or electronic. Piezo is where you press a button or one of the gas knobs and it generates a spark to ignite the gas. Some piezo systems direct a jet of flame into the burners to light them more reliably. Electronic ignition uses a battery to create a spark.

Natural gas conversion kits can be bought to convert LPG connections to natural gas ones, but you may need to specify the fuel type before buying as some models can't be converted later. If you regularly use your barbecue and have a designated spot for it, consider connecting to natural gas as the running costs will be less than with LPG. However, the initial set-up costs may be high.

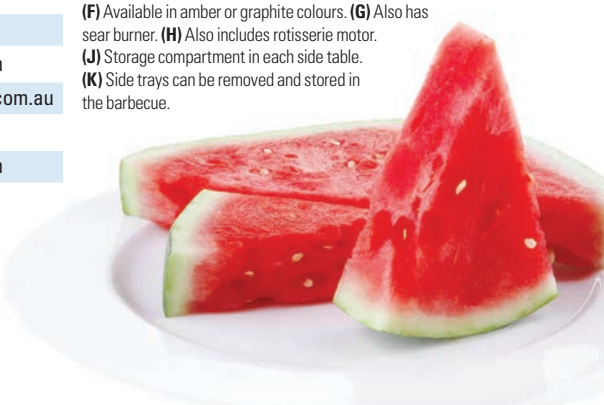
Exterior finishes include painted surfaces, vitreous enamel and stainless steel. Paint is the least expensive finish and can scratch or flake over time. Vitreous enamel is tougher and more durable. Stainless steel is also very durable but can discolour when heated, and may require extra cleaning as it shows smudges more readily than other surfaces.

Assembly If it's an option, have the retailer deliver your barbecue to you assembled. Some makers include assembly in the price, as well as a quick rundown on features when delivered. ■

SPECIFICATIONS

Hotplate / grill material	Flame diffuser	Number of burners	Burner/s material	Ignition type	Dimensions (cm, H x W x D)	External temperatures after 60min (°C, controls / handle / hood / glass)	Weight (kg)	Gas consumption (kg / h)	Total cooking area (m^2)	Contact
VE	E	3 (G)	SS	Electronic	119 x 152 x 68	44 / 31 / 70	na	0.75	0.31	weberbbq.com.au
PECI	None	2	SS	Electronic	111 x 140 x 53	27 / 28 / 105	na	0.44	0.28	weberbbq.com.au
PECI	E	3	SS	Electronic	115 x 128 x 66	29 / 38 / 105	na	0.67	0.23	weberbbq.com.au
VE	I	4	SS	Flame thrower	119 x 164 x 59	35 / 42 / 75	na	1.10	0.38	barbequesgalore.com.au
CI	CB	4	SS	Electronic	121 x 183 x 61	28 / 29 / 115	na	1.32	0.36	barbequesgalore.com.au
VE	SS	4	CI	Quartz start	116 x 156 x 59	44 / 54 / 93	na	1.30	0.38	beefeaterbbq.com
ECI	E	4	SS	Electronic	112 x 145 x 67	25 / 25 / 61	na	0.77	0.27	bunnings.com.au
VE	None	5	SS	Electronic	118 x 158 x 65	41 / 36 / 53	na	1.51	0.32	rinnai.com.au
ECI	CB	4	ECI	Piezo	130 x 160 x 60	55 / 48 / 78	na	1.21	0.59	matadorbbqs.com.au
ECI	E	3	SS	Piezo	127 x 141 x 60	24 / 36 / 72	na	0.72	0.27	mitre10.com.au
CI	SS	4	SS	Electronic	121 x 160 x 62	36 / 32 / 111	na	1.38	0.36	barbequesgalore.com.au
CI	SS	4	VE	Piezo	124 x 154 x 59	33 / 45 / 100	na	1.10	0.34	everdure.com
VE	E	4	CI	Piezo	119 x 165 x 58	47 / 29 / 132	na	1.28	0.37	gasmate.com.au
VE / SS	SS	6	SS	Electronic	121 x 159 x 60	33 / 30 / 76	na	1.15	0.38	barbequesgalore.com.au
CI	SS	3	SS	Piezo	109 x 122 x 61	25 / 31 / 107	na	0.51	0.19	bunnings.com.au
CI	SS	4	SS	Piezo	117 x 146 x 59	25 / 33 / 46	na	0.95	0.29	masport.com.au
VE	E	4	SS	Electronic	116 x 135 x 54	30 / 30 / 88	na	0.84	0.26	barbequesgalore.com.au
SS / SS	CB	4	SS	Piezo	126 x 161 x 61	35 / 35 / 100	na	0.91	0.37	bbqfactory.com.au
PECI	None	1	SS	Electronic	36 x 68 x 41	45 / 43 / 101	10.5	0.17	0.18	weberbbq.com.au
PECI	None	1	SS	Piezo	99.5 x 83 x 51	22 / 33 / 113	25.6	0.32	0.18	weberbbq.com.au
TC	None	2	SS	Electronic	38 x 95 x 50	40 / 47 / 122	14.3	0.24	0.18	everdure.com
PECI	None	1	SS	na	95 x 74 x 45	23 / 31 / 192	26.0	0.36	0.23	beefeaterbbq.com
ECI	None	2	SS	Piezo	47 x 118 x 56	26 / 42 / 95	17.0	0.38	0.18	barbequesgalore.com.au
CI	AL	1	SS	Manual	27 x 57 x 40	26 / 45 / 102	10.0	0.20	0.10	masport.com.au
PECI	None	2	SS	Piezo	105 x 109 x 71	43 / 45 / 80	17.0	0.41	0.17	beefeaterbbq.com
CI	CS	2	AL	Electronic	114 x 114 x 53	45 / 50 / 118	na	0.38	0.20	bunnings.com.au

USING THE TABLE Price Recommended retail, as of September 2013. **Running costs** are based on using the barbecue three times a week for 30 minutes over five years (you should expect your barbecue to last at least that long), at an average cost of $3.89/kg of LPG gas. The cost of gas is an average of what we paid for 9kg gas bottle refills during our test. For comparative purposes, our gas consumption calculations are on the BBQ's maximum setting, so actual costs will be less per year. A barbecue generally costs less to run on natural gas. **Scores** The overall score comprises cooking performance (60%) and ease of use (40%). **Cooking performance** is calculated by weighting equally the scores for steak, sausages and marinated chicken wings and roasting a chook. **Ease of use** is made up of ease of cooking (40%) and mobility, using the controls and cleaning (20% each). **Dimensions** are measured with the hood and side trays closed (if applicable) and includes knobs, wheels and handles. **Gas consumption** is measured with all burners on high. **TABLE NOTES** • Newly tested. **na** Not applicable. **E** Enamel. **SS** Stainless steel. **CI** Cast iron. **ECI** Enamel cast iron. **VE** Vitreous enamel. **PECI** Porcelain enamelled cast iron. **AL** Aluminium. **CB** Ceramic blocks. **I** Infrared burners. **CS** Coated steel. **TC** Teflon coated. **(A)** This model is available at specialist Weber dealers. Has a char grill only; hotplate available as an optional extra. We tested it with the tailor-made hotplate ($59.95). The Weber Q305 is expected to perform similarly to the Q320; differences are a piezo ignition and a lower lid without a hood thermometer. **(B)** This model is available at specialist Weber dealers. Tested with the optional breakfast plate ($27.95). Optional mobile trolley for easy portability ($99.95). The Baby Q100 is expected to perform similarly to the Q100E. Differences are a piezo ignition and a lower lid without a hood thermometer. **(C)** Tested with a mobile trolley, but can be bought with a more stable stationary cart as used on the Weber Q320 ($189.95 rather than $99.95). The Weber Q220 is expected to perform similarly to the 200. Differences are an electronic ignition and a higher lid with a hood thermometer. **(D)** Trolley available ($149). **(E)** Available in red or grey. Zeigler & Brown mobile cart available for $179. Optional hotplate available for $49.95 – used for low temperature cooking in our tests. **(F)** Available in amber or graphite colours. **(G)** Also has sear burner. **(H)** Also includes rotisserie motor. **(J)** Storage compartment in each side table. **(K)** Side trays can be removed and stored in the barbecue.



Beat the bite

As Australians begin their mass annual migration for holidays, **Rebecca Ciaramidaro** finds out which repellents make the mozzies buzz off

A good mosquito repellent can mean the difference between an enjoyable camping trip to the bush and a nightmarish week in itchy hell.

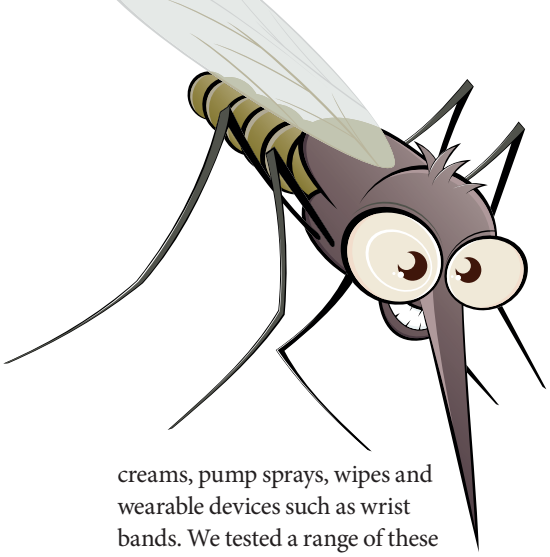
Unfortunately, mozzies thrive in Australia's warm climate and are generally most active at dawn and dusk. And sunset is often the time we most want to be relaxing outside with a drink or sitting down to dinner at an outdoor restaurant.

We all vary in our attractiveness to mosquitoes and sensitivity to their bite, so avoiding mosquito habitats (especially when they are most active), wearing protective clothing and using an insect repellent are the first steps to take. You should also consider how long you need to be protected. For a short trip outdoors a low-concentration repellent will do, but if you're off on a bushwalk or fishing trip you'll need a higher-concentration repellent.

Repellents can be produced using synthetic chemicals or natural products and are available as aerosols,

Nutshell

- We test 15 mozzie repellents to determine their effectiveness and whether they meet their claims.
- Our recommended products provide the best protection against mozzie bites.



creams, pump sprays, wipes and wearable devices such as wrist bands. We tested a range of these products to see how just how effective they are at protecting against mozzie bites.

The active ingredients

The concentration of the active ingredient in a repellent determines how long it will protect you. The most common active ingredients used are diethyltoluamide (DEET) and picaridin. Both are effective at preventing bites, but odourless picaridin is probably more pleasant to use. In our test, nine products contain DEET as the active ingredient while three use picaridin. The remaining three are natural repellents, using melaleuca oil and citronella, both derived from plants.

The products in our What to Buy list (page 48) were tested for four to six hours, and contain a higher concentration of the relevant active ingredient. These repellents provide very good or excellent protection against bites at the end of the tested period.

The products at the bottom of the list (with the exception of the Mosquito Band wrist band) perform well or very well overall. They claim to repel mosquitoes for two to six hours, however they become less effective rapidly over the tested period, so you need to reapply them more frequently. The Rid Medicated Kids Repellent Mosquito Protection for Sensitive Skin and Buzz Wipes products have a lower concentration of DEET, which makes them gentler on the skin and safe to use on kids. After two hours they repel very well, so both are worth considering if you're only going to be outside for a short period.

Going natural

Natural repellents tend to be considered a safer alternative, but our testing found that while they provide some protection, in most cases they're not as effective as chemical products that use DEET or picaridin.

Natural repellents tend to be considered a safer alternative, but in most cases they're not as effective as chemical products

If you're after one of these natural products, the Thursday Plantation roll-on is worth considering. Despite its high price tag it performs very well overall, repelling very well after four hours. The Ego Naturals is good overall and claims to provide three-hour protection, but you'll need to reapply it after two hours as at three hours it only provides OK repellency. The Mosquito Band is the only product on test to perform poorly, and while it claims to be effective for up to two days, we only tested it over three hours. It offers very limited and localised protection against mosquitoes, providing only OK repellency after 15 minutes and repelled poorly after three hours.

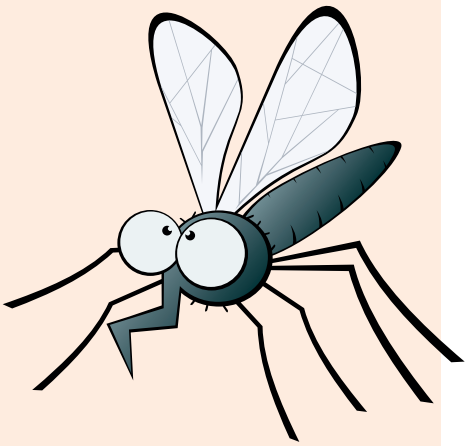
FAST FACTS

- Mozzies are blood-sucking insects that are attracted to the smell of our skin and, when they bite, inject saliva into it. Our bodies react by causing the "itchy bite".
- Only female mosquitoes bite – the blood from humans or animals gives them the protein they need for egg development.
- There are more than 300 species in Australia, but only about 20 are of particular concern to humans. A bite from a mosquito that's carrying a virus has the potential to transmit diseases.
- In Australia, Ross River virus and Barmah Forest virus are the most widespread mosquito-borne diseases, with more than 5000 cases reported every year. Both cause joint pain and swelling, fatigue, muscle aches, rash and fever. Murray Valley encephalitis virus is potentially fatal and is generally reported in the north-west of the country, while dengue only occurs in Far North Queensland.
- Insect repellents sold in Australia must be registered with the Australian Pesticides and Veterinary Medicines Authority (APVMA). This government authority assesses products for their effectiveness and safety, and the APVMA number must be on the product's label along with the active ingredients and their concentration.

How we test

Independent external testers select a group of men and women aged between 18 and 70 for the test. A measured amount of the pump spray or aerosol is sprayed onto the arm, while the roll-on is applied using the applicator and spread over the arm, ensuring even coverage. The mosquito band is attached to the arm. This product is only applied to one arm of each test subject, and the untreated arm acts as the control.

Each arm is exposed to about 50 mosquitoes (the hand is gloved to prevent them landing on the untreated skin) and the number of landings over one minute is taken. Once mosquitoes land or start to probe the skin, they're disturbed by the subject moving their arm to prevent biting. This reading is taken at 15, 120, 180, 240 and 360 minutes post-treatment, depending on the product claims or expected period of efficacy based on the product's formulation. Each test is repeated four times on different subjects.



WHAT TO BUY

(price per 100g/mL)

1. **98% Rid** Medicated Repellent Plus Antiseptic Spray $6.19
2. **97% Bushman** Plus Personal Insect Repellent 40% DEET Heavy Duty $8
3. **96% Repellex** Personal Insect Repellent Spray Tropical Strength (Aldi) $2
4. **96% Woolworths Homebrand** Insect Repellant Personal Spray $2.66
5. **95% Bushman** Plus Personal Insect Repellent 20% DEET with Sunscreen $10.11
6. **95% Off!** Skintastic Familycare Insect Repellent Spray $4.55
7. **94% Aerogard** Odourless Low Irritant $5.05
8. **92% Aerogard** Tropical Strength Insect Repellent $5.05
9. **91% Off!** Tropical Strength Insect Repellent Spray $4.79

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		PERFORMANCE	SPECIFICATIONS		
	Price per 100g / mL ($)	Overall score (%)	Type	Time frame tested (h) *	Active ingredient
Rid Medicated Repellent plus Antiseptic Spray	6.19	98	Aerosol	4	160g/L n, n-diethyl-m-toluamide, 20g/L n-octyl bicycloheptene dicarboximide, 10g/L di-n-propyl isocinchomeronate, 1g/L triclosan
Bushman Personal Insect Repellent 40% DEET Heavy Duty	8.00	97	Aerosol	6 (B)	400g/kg diethyltoluamide
Repellex Personal Insect Repellent Spray Tropical Strength (Aldi)	2.00	96	Aerosol	6	191g/kg diethyltoluamide, 40g/kg n-octyl bicycloheptene dicarboximide
Woolworths Homebrand Insect Repellant Personal Spray	2.66	96	Aerosol	4 (C)	133.3g/kg diethyltoluamide, 16.7g/kg n-octyl bicycloheptene dicarboximide, 8.3g/kg di-n-propyl isocinchomeronate
Bushman Plus Personal Insect Repellent 20% DEET With Sunscreen	10.11	95	Aerosol	6 (D)	200g/kg diethyltoluamide, 11g/kg n-octyl bicycloheptene dicarboximide, 11g/kg di-n-propyl isocinchomeronate
Off! Skintastic Familycare Insect Repellent Spray	4.55	95	Aerosol	4	95g/kg picaridin
Aerogard Odourless Low Irritant	5.05	94	Aerosol	4	95g/kg picaridin
Aerogard Tropical Strength Insect Repellent	5.05	92	Aerosol	6	191g/kg diethyltoluamide, 40g/kg n-octyl bicycloheptene dicarboximide
Off! Tropical Strength Insect Repellent Spray	4.79	91	Aerosol	6	160g/kg picaridin
Coles Personal Insect Repellent Spray Tropical Strength	3.17	86	Aerosol	6	191g/kg diethyltoluamide, 40g/kg n-octyl bicycloheptene dicarboximide
Thursday Plantation Walkabout Insect Repellent	13.70	86	Roll-on	4 (C)	18.9g/L melaleuca oil, 9.45g/L leptospermum petersonii leaf oil, 28.35g/L citronellal
Buzz Wipes Insect Repellent Wipes Low Scent	3.30	85	Wipes	2 (C)	49g/kg diethyltoluamide
Rid Medicated Kids Repellent Mosquito Protection for Sensitive Skin	11.65	81	Roll-on	2	70g/L n, n-diethyl-m-toluamide, 20g/L n-octyl bicycloheptene dicarboximide, 10g/L di-n-propyl isocinchomeronate, 1g/L triclosan
Ego Naturals MOOV Insect Repellent Spray	7.49	76	Spray	3	50mg/g melaleuca oil
Mosquito Band Anti-Insect Band	3.98 (A)	45	Band	3 (E)	Citronella oil 0.75g per band

Size (g/mL)	Contact
150	rid.com.au
225	bushman-repellent.com
150	aldi.com.au
150	woolworths.com.au
150	bushman-repellent.com
150	scjohnson.com.au
150	aerogard.com.au
150	aerogard.com.au
150	scjohnson.com.au
150	coles.com.au
50	thursdayplantation.com
20 sheets	buzzwipes.com.au
60	rid.com.au
120	egopharm.com
2 pack	intelligenthealthsystems.com.au

USING THE TABLE

Price taken on 22 October 2013 from supermarkets.

Scores The score is taken from the average percentage repellency over the claimed time period of the product (each product is tested to different times based on their claims or expected period of efficacy based on formulation). For example, if the product claims four hours' protection, then the percentage repellency at 120 and 240 minutes is averaged to give the overall score. For products that claim six hours' protection, the percentage repellency at 120, 240 and 360 minutes is averaged and so on. The first reading taken at 15 minutes post-treatment isn't taken into consideration in the overall score. All products perform excellently at 15 minutes except the Mosquito Band. **TABLE NOTES** * Each product is tested for repellency according to the product claims except where footnoted. **(A)** Per band. **(B)** Claims repellency for up to 15 hours. **(C)** No claims made. **(D)** Claims repellency for up to 12 hours. **(E)** Claims repellency for up to 48 hours.

USE WISELY

To get the most out of your repellent it's important to apply it evenly to all areas of exposed skin and follow the instructions on the label. A spray here and there or applying repellent to your clothes or belongings won't be of any use.

Use your hands to spread the repellent to ensure even coverage, and wash them afterwards. Don't apply aerosols or pump sprays directly to your face – spray them onto your hands first and rub on evenly, avoiding contact with your eyes and mouth. If you swim or sweat excessively you'll need to reapply more frequently.

Don't use repellents on children under three months old, but instead use netting on prams, cots and play areas to avoid bites. Look for products that are marketed as being for kids, although others that have a low concentration of DEET or picaridin (less than 10%) are good options too.

Some formulations such as Bushman Plus Personal Insect Repellent 20% DEET also contain sunscreen, but keep in mind that reapplication varies for the two products – sunscreen every two hours and repellent as required. ■

Our NZ sister organisation, Consumer, tested ride-on mowers for us

RideOn

Nutshell

- Eight ride-on mowers on test.
- They're good, but most of them are bloody expensive.

Even if you've never felt the need to mow your lawn at sunset while seated and enjoying a drink, **Matthew Steen** finds ride-on mowers are worth a look

Tractor-type mowers are a bit like driving a car – most now have automatic transmissions, headlights for after-sunset mowing and even a drink holder. They're a very American concept, and sure enough many models are made in the US despite having European brand names like Husqvarna.

An alternative design – and one that's becoming increasingly popular due to its manoeuvrability and practicality – has a rear-mounted engine and rear-wheel-brake steering. These models give a very tight turning circle, so they suit smaller lawns and those with trees or awkward-shaped garden beds. They usually don't have a steering wheel, so it can take a bit of practice to get used to the feel of using lever steering controls. There are also smaller rear-engine ride-on mowers that aren't zero-turn. They have a steering wheel and often cost less. All types can have a catcher or grass-bagger.

Many ride-on models can tow a very light trailer. However, the loaded weight of the trailer should not be more than the weight of the tractor and rider.

The way clippings are fired is another difference between ride-on mowers. Clippings come out to the side on some types, or into a rear catcher on others.

How big?

Use the size of the area to be mowed to determine the size of your mower. As a rule of thumb:

- **Up to 4000m² (one acre) of grass = a cutting width of 1100mm (42") and a 16-20hp (horsepower) engine**
- **4000m² to one hectare = up to 1200mm (48") cutting-width and a 20-24hp engine**
- **More than one hectare = the largest cutting width possible and at least a 24hp engine**

If you expect to regularly mow longer grass or do heavier mulching, make sure you choose an engine at the more powerful end of the range.

		PERFORMANCE		
	Price ($)	Overall score (%)	Mowing (%)	Mulching (%)
Cub Cadet LTX 1042	3750	86	88	88
John Deere D110 Tractor	3350	86	83	85
Husqvarna LTH2142DR	3799	83	89	85
McCulloch M19542H	2999	79	88	75
Victa VRX 19.5/42	2999	79	76	86
Rover Mini Rider	1699	77	86	88
MTD 420/38	1999	73	83	81
Toro Lawn Tractor XLS380	2895	73	86	(A)

USING THE TABLE Price Recommended or average retail, as of November optional extra – dealer was unable to supply us with one in time for testing.

WHAT TO LOOK FOR

Engine Single-cylinder engines are fine for mowing up to one hectare. Twin-cylinders (usually 16 horsepower and greater) have more power.

Transmission For straightforward mowing, a manual transmission is a good budget choice. But where there's a lot of stopping and starting, working around trees or backing up, an automatic/hydrostatic transmission allows you to speed up, slow down and reverse without changing gears.

If you need to back up, look for models that either **automatically stop the blades** when you select reverse or have a **reverse override switch**.

Cutting height selections If you plan to do a lot of mulching, choose a mower that has at least 10 choices, with 12mm increments or less. This makes it easier to set the right height.

Offset cutting deck This overhangs the line of the wheels on one side, letting you mow along the edge of the lawn without falling into the garden or to mow closely to trees or buildings.

Blade system Most have two rotating blades to provide a cut of 950 to 1100mm (37-43"). Wider cuts require three separate blades, but testing in the US by Consumer Reports found they don't cut as evenly so they're less suitable for finer lawns.

Turning circle This matters if you have awkward shapes to negotiate. Rear-steering models have a claimed "zero-turn radius" for easy manoeuvring. This means the mower leaves no grass uncut on the inside of the tightest circle that can be turned.

Shut-off safety switch A seat shut-off switch that stops the blades if you get off the mower is an essential safety feature. All models on test have this.

Reversing safety switch shuts off the blades if you reverse. All mowers on test have this, and many models also have an override switch so you can mow in reverse.

Maintenance Look for an oil drain point and filter that are easy to access. Some models have greasing points on the steering and the blade spindles.

Mulching kit An optional extra for all mowers on test (standard with the Victa).

Locking differential helps to increase traction on slippery slopes or wet grass.

IMAGE: SHUTTERSTOCK

Safe mowing

- **Wear hearing protection and safety glasses**. In dry, dusty conditions a dust mask is also advisable.
- **Don't use side discharge mowers if other people are nearby**. They can fling sticks and stones a considerable distance and with great force.
- **Avoid mowing in reverse** – it's hard to see if there are children or pets in the way. Choose a one with reversing safety features if you need to back up often.
- **Buy a model with a seat shut-off switch**, which stops the blades as you get off the mower or if you don't set the park brake before hopping off.
- **Check you can get on and off the mower without bumping into controls** that might accidentally start up the mower.
- **Keep off slopes**, particularly on wet grass. Check the manual for slope limits.
- **Mowers with a rear-mounted grass catcher may need front weights** to stop the front wheels lifting.

			FEATURES									SPECIFICATIONS								SERVICING			
Ease of use (%)	Safety (%)	Noise (dBA)	Cruise control	Mulching kit	Rear bag for catching	Drawbar	Headlights	Onboard storage	Hydrostatic transmission	Manual transmission	Locking differential	Drink holders	Blade power take-off engagment switch (E – electric, L – lever)	Cutting height number of positions	Deck width	Engine power (hp) / capacity (cc)	Dimensions (m, L x W)	Fuel capacity (L)	Country of manufacture	Grease points on blade spindles	Grease points on steering	Grease points on front axles	Contact
84	80	93	✓	✓(B)	✓(B)	✓	✓	✓	✓			1	E	11	107cm / 42"	20 / 725	1.70 x 1.32	12.5	US		✓	✓	cubcadet.com.au
85	100	91		✓(B)	✓(B)	✓	✓	✓	✓			2	L	13	107cm / 42"	19.5 / 500	1.77 x 1.33	9.1	US	✓	✓		deere.com.au
84	60	92		✓(B)	✓(B)	✓	✓		✓		✓	1	E	6	107cm / 42"	21 / 540	1.95 x 1.24	5.7	US		✓	✓	husqvarna.com.au
80	60	92		✓(B)	✓(B)	✓	✓		✓			1	L	6	107cm / 42"	19.5 / 500	1.75 x 1.25	5.7	US		✓	✓	mcculloch.com/au
75	80	84		✓		✓	✓	✓	✓			1	E	7	107cm / 42"	19.5 / 500	1.83 x 1.31	6.6	China		✓		victa.com.au
60	90	89		✓(B)		✓				✓		1	L	5	76cm / 30"	ns / 420	1.54 x 0.99	4.9	US				rovermowers.com.au
61	80	91		✓(B)		✓	✓	✓		✓		1	L	5	97cm / 38"	ns / 420	1.73 x 1.27	5.6	US		✓	✓	mtd.com.au
60	60	88		✓(B)		✓	✓	✓	✓			1	E	6	97cm / 38"	ns / 452	1.84 x 1.18	6.6	US		✓	✓	toro.com.au

2013. **Scores** The overall score is made up of mowing (50%, includes cutting for all and mulching for those that have it), ease of use (40%) and safety (10%). **TABLE NOTES (A)** Mulching kit available but as an **(B)** Optional extra. **ns** Not stated.

WHAT TO BUY

86%

Cub Cadet LTX 1042

Our testers thought this was a very good machine. Easy to drive and with plenty of power, it's up to any mowing challenge.

86%

John Deere D110 Tractor

A good all-round machine. Our testers liked the manual blade engagement system, and the way the reverse-override switched back to safe mode.

83%

Husqvarna LTH2142DR

Our testers thought this was a very good machine – very easy to drive, and with plenty of power. But it would be better if it had more height adjustment options.

Making it last

Domestic ride-on mowers are belt driven. The transmission and blades are connected to the motor by V-belts, which can get damaged by careless use. Be careful not to over-work the belts, particularly when mulching or mowing heavy grass. If the blades get jammed by an excess of clippings, the belts can get burned out in one place. This may cause vibration or a weak spot that will eventually break.

Maintenance More maintenance is required than for a standard mower. Our US sister organisation, Consumer Reports, says ride-on mowers are among the most repair-prone products it tests. Check out your retailer's after-sales service and costs. Maintenance problems are also something to consider when buying second-hand.

Make sure you change the **oil** and **filters**, check and clean or replace **air filters**, replace **spark plugs** plus **grease** any greasable points at recommended intervals.

If you don't want to do your own maintenance, think about how you'll get the mower back to the dealer. Dealers may be prepared to come and collect the machine and maintain it, but all this can add significantly to the running costs.

Sharpen up Keep the blades sharp. A keen cutting edge will give a cleaner finish and make mulching work better. An annual pre-season sharpen and service is recommended.

Storage To prolong the life of your ride-on mower, keep it out of the weather – you'll need a covered space of at least 1.5m x 2.0m.

Battery charger Ride-ons are likely to sit in the shed for months at a time in high summer or cold winters, when the grass stops going. Make sure you have an appropriate battery charger so you can charge it up or even keep it on trickle charge, so it's ready to go when needed. ■

To find out how we test ride-on mowers, go to **choice.com.au/rideonmower**

The light before Christmas

Michelle Tangey

Roland Feillafe and his family

CHOICE voting members **Roland Feillafe** and **Michelle Tangey** and their families try out four LED Christmas light sets

Lytworx 350 LED Coloured Budlights with Controller 23485 ($29, Bunnings)

"A very good product for a great price," says **Michelle**. They're the easiest lights to hang, she says, being more flexible than the rope light (right), and she loves the storage bucket – "makes for quick and easy post-Christmas pack-up". They're also the cheapest on test. Roland also liked these lights, saying they "represent good value". The length of the string lights (17m) means they're suited to a number of applications and locations – **Roland's** family chose the cubby house. He was "impressed with the colour scheme and product quality". The only downside he found is that the controller is on the plug, so changing the flash sequence can be difficult if it's positioned in an awkward space.

TEC Flexible LED Strip RGB Kit Set 5m Waterproof LEDFKTRGB

($159, ledlightingwarehouse.com.au)

Michelle says these are "super-duper bright" – and they're also dimmable. "The colours are fantastic but they're not traditional Christmas colours." She liked the remote control – you can stand back and play with 15 static colours and multi-flash, strobe, fade and or smooth sequence options. However, you have to be extra careful as breaking the remote could render the lights useless. **Roland** felt the stick-on strip design limits your creativity, but once a setting is found, the look is great. However, at $159 for only 5m, these aren't good value for money. Neither family would buy these lights.

Lytworx 720 LED 30m 8 Function Festive Rope Light with Controller 24551

($80, Bunnings)

Although not as bright as the other lights, according to **Michelle**, these still have plenty of good points that put them on both families' buy lists. The 30m length of the rope goes a long way around a house, and the 10m lead from the controller/plug to the lights is very practical. They're also good value for money. The downside is that the controller is on the plug, and can be tricky to access in some locations.

10m LED Rope Light with Controller (white) ($50, christmasinlights.com.au)

Despite having nice bright lights, this set is limited by its length – its LED section is only 10m and the power lead is 1.5m. This restricts where you can use it. At $50, neither **Michelle** nor **Roland** thought it worth buying.

The verdict

The two Lytworx sets were rated best overall and best value for money. Although the TEC set didn't rate well as Christmas lights for the price, they may be a good choice for permanent interior or exterior mood lighting, or to accentuate architectural features. MARTHA PSIROUKIS ■

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Urge to resist

Low-rolling resistance tyres can drive better fuel economy, but there's more at play, says **Graham Byrne**

With the cost of fuel continuing to go up, and punters eager to save money and reduce their carbon footprint, car makers aren't the only ones in the industry trying to improve their green cred.

More and more tyre manufacturers are extolling the fuel efficiency of their products, and while the science is sound, the actual savings may not match up to the claims.

To find out how we test car tyres and how to read a tyre, go to **choice.com.au/testingtyres**

Power of resistance

Rolling resistance relates to the amount of energy necessary to move a vehicle along the road. In theory, the lower the rolling resistance, the less fuel required. But there's no single consistent testing method used by manufacturers to measure rolling resistance, or to determine how it relates to fuel economy.

With some manufacturers claiming up to 10% better fuel economy with low-rolling resistance tyres under certain driving conditions, we developed our own method to test this on top of our regular braking and cornering tests.

For each set of tyres we measured the distance the car took to roll to a stop from a starting speed of 25km/h. We did this five times, and discarded the shortest and longest measurements. We then averaged the three remaining distances. The best performer for this test, the Yokohama, rolled an average of 35m further than one of the worst, the Achilles.

In the second part of our test, these two sets of tyres were taken on a long drive (254km) under identical test conditions at highway speeds, and fuel consumption was measured. Under these conditions, the Yokohama used 5.74L/100km or 4.7% less fuel than the Achilles at 6.02L/100km. Notably, the Yokohama also performed very well for cornering and braking.

Assuming a fuel cost of $1.50/L, our Honda Jazz test vehicle fitted with the Yokohamas would save its owner 42c per 100km compared with the Achilles. According to the ABS, the average Australian car travels 14,000 km per year. So, in this scenario, the Jazz driver would save $58.80 in one year. If you drive a thirstier vehicle or travel further, you could stand to save even more.

As good as this sounds, low-rolling resistance is only one link in the chain to achieving good fuel economy. Driving style, conditions, fuel and aerodynamics all play their part too.

Tip To optimise fuel use, keep your car well maintained, ensuring wheel balance and alignment, and regularly check your tyres' pressure.

Nutshell

- 18 tyres on test, size 175/65R15, suitable for small cars such as the Honda Jazz, Toyota Yaris and Suzuki Swift.
- Our new rolling resistance test evaluates "eco" claims made by some manufacturers.

SPECIAL DESIGNS

- Some tyres are **directional**, which means they're designed to be fitted to the car so their tread pattern faces a particular way (usually marked with an arrow on the sidewall). Fitting them on the wrong side may affect the car's handling and reduce the tyre's life. If you use these and don't have a conventional tyre as a spare, be aware that a directional spare only fits one side of the car. If you have to use it on the wrong side, drive carefully and replace the damaged tyre as quickly as you can.
- **Asymmetric** models are designed to be fitted to the rim so that a particular side (marked on the tyre's sidewall) faces outwards. With these, the spare can replace any of the other tyres.
- Some car models have a **space-saver (narrower) spare** instead of a full-size one. If you have to use it, follow the instructions in your user manual. There's likely to be a speed limit, and you're only supposed to drive on it for a short distance to get you home or to the nearest tyre fitter. If you use it over longer distances or at higher speeds, you may damage your car.

TOP TYRE TIPS

- **Check for objects embedded in the tread** when you check the pressure, such as stones or glass.
- **Check for uneven wear**, which could indicate a problem with the car's steering or suspension.
- **Run your hands over the tread and sidewalls** to identify any bubbles, cuts or cracks.
- **Keep an eye on the tyres' tread wear indicators**, which show the minimum legal tread of 1.6mm. The indicators are small bars spaced across the grooves of the tyre's tread pattern. Replace tyres when the tread level reaches the indicators at the latest.
- **Rotate the tyres regularly** – for example, every time your car is serviced.
- **Have new tyres balanced and a wheel alignment** done when you're getting them put on.

THANK YOU

We'd like to thank Morgan Park Raceway in Warwick, Queensland, for ensuring a smooth test, and Honda Australia for providing the Jazz test car.

ABOUT OUR TEST

We test car tyres in extreme situations that you'd normally only encounter in an emergency. In everyday driving conditions the differences indicated by our scores may not be as pronounced.

However, emergency performance is what really counts. Our recommended tyres will help you keep better control of your car in such situations, and could mean the difference between a scare and an accident. ■

WHAT TO BUY

80%
Goodyear GT3

79%
Yokohama BluEarth AE01

	PERFORMANCE							SPECIFICATIONS			
	Price per tyre ($)	Overall score (%)	Dry cornering score (%, 80 & 85km/h)	Wet cornering score (%, 70, 75 & 80km/h)	Dry braking score (%, 50 & 80km/h)	Wet braking score (%, 50 & 80km/h)	Rolling resistance score (%)	Speed rating index	Load rating	Special design	Contact
Goodyear GT3	156	80	90	75	85	70	75	T	84		goodyear.com.au
Yokohama BluEarth AE01	172	79	80	70	90	70	90	H	84		yokohama.com.au
GT Radial Champiro Eco	152	74	80	65	85	65	80	H	84		gtradial.com.au
Continental ContiEcoContact 3	177	73	80	65	80	65	75	T	84	Asymmetric	www.continental-tyres.com.au
Dunlop SP 31	214	73	80	65	80	65	80	T	84	Asymmetric	dunloptyres.com.au
Pirelli Cinturato P1 Ecoimpact	172	72	80	65	80	60	80	H	84	Asymmetric	pirelli.com.au
Firestone TZ700	151	71	80	55	85	65	75	H	84		bridgestone.com.au
Kumho Solus KH17	145	71	75	65	80	60	80	H	84		kumho.com.au
Michelin Energy XM 2 Green X	145	71	80	65	75	60	80	H	84	Asymmetric	michelin.com.au
Ovation Eco Vision VI-682	180	71	80	65	80	55	80	H	84		ovationtyres.com.au
Bridgestone Ecopia EP25	184	69	70	65	80	55	85	H	84		bridgestone.com.au
Roadstone N'Blue Eco	172	69	70	65	75	60	85	H	84	Asymmetric	roadstone-tyres.com
Hankook Optimo H426	155	68	75	55	80	55	85	H	84		hankooktyre.com.au
Maxxis MA-P1	202	65	75	45	85	50	80	T	88		maxxistyres.com.au
Falken Ziex ZE 912	145	64	75	50	85	45	70	H	84	Asymmetric	falken.com.au
Achilles 122	179	63	75	50	75	45	75	T	85		achillesradial.com
Lassa Atracta	172	62	60	55	75	50	80	T	84	Asymmetric	lassa.com
Nexen CP661 Classe Premiere	160	60	75	35	80	40	80	H	84		int.nexentire.com

USING THE TABLE Price per tyre Recommended retail, as of November 2013. Tyre prices can vary depending on the store or where you live, so shop around. **Scores** The overall score is made up of cornering (25% dry, 25% wet), braking (20% dry, 20% wet) and rolling resistance (10%). The weighting for cornering is higher because you're more likely to take a fast corner than have to perform emergency braking. **Speed rating index** The maximum speed at which the tyre can travel. **Special designs** See opposite. **TABLE NOTES T** 190km/h. **H** 210km/h.

IMAGE: SHUTTERSTOCK

Lost cause?

Has yet another device been killed off by the smartphone? Denis Gallagher finds out

While these perform well, an app may be all you need to get from A to B. So check out all your options before buying.

Dedicated car GPS devices continue to evolve from strength to strength. Most now include free map upgrades for the life of the product, and more than half have Bluetooth connectivity and deliver live traffic updates out of the box. However, more features at lower prices haven't helped sales, with three brands dominating a shrinking market.

CHOICE has tested 12 GPS models, with all but one priced under $300. All are recommended.

What to look for

Lane guidance on a GPS recognises where you are on a multi-lane road and informs you where to start moving across to the exit lane well before making the turn.

Walking mode allows you to plot a route for pedestrians, such as taking a shortcut through a park.

Text to speech (TTS) The device announces the street name, so you know when to turn without having to glance at the screen.

Speed alert warns you when you exceed the speed limit for the road you're currently on. However, speed limit data in the GPS can sometimes be inaccurate so don't rely solely on the GPS for this information.

Remote trip planning (also known as A-B routing) allows you to run through your driving route in virtual mode before leaving if the starting point is not your current position.

Trip log records your travels and saves the information to post online in an application such as Google Earth.

Announces school zones Some tell you when you're approaching a school, while others show a speed alert only.

Bluetooth support allows you to make hands-free phone calls and call some points of interest directly using your smartphone. However, while the TomTom GO500 and GO600 support Bluetooth it can only be used for data tethering to deliver live traffic using your smartphone's internet data plan.

Ready to navigate is the time from the moment our tester turns on the unit until enough satellites are located to provide a position. This time may differ depending on your location and satellite position.

		PERFORMANCE			
	Price ($)	Overall score (%)	Combined regional (%)	Ease of use (%)	Verbal instructions (%)
TomTom VIA225	149	86	80	81	80
Garmin nüvi 2497LMT	179	85	70	87	83
Garmin nüvi 2797LMT	279	84	70	88	87
Garmin nüvi 42LM	99	83	62	87	83
TomTom XXL540	129	83	72	79	80
Garmin nüvi 3597LMT	349	82	62	88	83
TomTom GO600	299	81	64	80	87
Navman EZY250LM	149	80	68	75	80
TomTom GO500	249	80	64	80	87
Navman MOVE50	99	79	68	75	80
Navman MY400LMT	179	79	68	75	80
Navman MY450LMT	229	79	68	75	80

USING THE TABLE Features all GPS devices on test have include widescreen lifetime map upgrade offer when purchased except the TomTom XXL540. All ease of use (20%), in-car performance (city) (15% – all scored 100% for the sites

Durability check We place each GPS in an oven at 60°C for three hours, to

What to buy

The **TomTom VIA225** was the most accurate across city and regional test areas in our testing, with speed and fixed safety camera support as well as lifetime map upgrades. But if you want to use your device to make hands-free calls using Bluetooth as well as live traffic information, look for the **Garmin nüvi 2497LMT** or **2797LMT** as they also deliver very impressive start-up times. Two better-value options on test are the **Garmin nüvi 42LM** at only $99, or the **TomTom XXL540** with speed camera support, though the latter is the only model on test without lifetime maps.

The **TomTom GO600**, **GO500** and **Garmin nüvi 3597LMT** use a capacitive screen, which may appeal to smartphone users. However, the glossy screen can show fingerprint marks and be reflective when driving in bright conditions. The 3597LMT was also the fastest to start up, although unlike the GO500 and GO600 it lacks speed camera support.

The **Navman EZY250LM** performed slightly better than the other Navman models overall, although like the **Navman MOVE50** charges a fee for live traffic support. **Navman 400LMT** and **450LMT** are the most fully featured Navman models, with the 450LMT also including AV input to connect a media player or rear camera. ■

IMAGE: SHUTTERSTOCK

TomTom VIA225

Garmin nüvi 2497LMT / nüvi 2797LMT

Garmin nüvi 42LM

TomTom XXL540

TomTom GO600 / GO500

Garmin nüvi 3597LMT

Navman EZY250LM

Navman MOVE 50

Navman 450LMT / 400LMT

				FEATURES											SPECIFICATIONS					
Screen quality (%)	Points of interest (%)	Speed of map refresh (%)	Ready to navigate (sec)	Routing options (no tolls / no unsealed roads / no highways)	Walking mode	Remote trip planning	Itinerary planning	Bluetooth hands-free calling	Bluetooth for data tethering only	Trip log	Live traffic info included	Speed and fixed camera support	Lifetime maps included	Memory card slot (MicroSD)	Map provider	Dimensions (mm, H x W x D)	Screen dimensions (mm, W x H)	Screen size diagonal (in)	Weight (g)	Contact
87	96	80	52	✓/✓/✓	✓	✓	✓					✓	✓		Whereis	93 x 135 x 32	113 x 64	5	208	tomtom.com
87	87	100	8	✓/✓/✓		✓	✓	✓		✓	✓		✓	✓	Here (Navteq)	76 x 122 x 20	97 x 56	4.3	154	garmin.com.au
87	87	60	9	✓/✓/✓		✓	✓	✓		✓	✓		✓	✓	Here (Navteq)	114 x 187 x 24	155 x 87	7	351	garmin.com.au
87	87	100	35	✓/✓/✓		✓				✓			✓	✓	Here (Navteq)	78 x 126 x 17	97 x 56	4.3	149	garmin.com.au
87	96	80	46	✓/✓/✓	✓	✓	✓					✓			Whereis	90 x 135 x 39	112 x 64	5	255	tomtom.com
80	87	90	7	✓/✓/✓		✓	✓	✓		✓	✓		✓	✓	Here (Navteq)	79 x 139 x 13	109 x 66	5	194	garmin.com.au
77	90	80	42	✓/✓/✓	✓		✓		✓		✓	(B)	✓	✓	Whereis	105 x 169 x 20	132 x 80	6	297	tomtom.com
78	86	90	45	✓/✓/-				✓		✓	(A)	✓	✓	✓	Here (Navteq)	86 x 142 x 15	112 x 65	5	168	navman.com.au
77	90	70	56	✓/✓/✓	✓		✓		✓		✓	(B)	✓	✓	Whereis	91 x 145 x 20	113 x 64	5	234	tomtom.com
78	86	80	58	✓/✓/-						✓	(A)	✓	✓		Here (Navteq)	86 x 142 x 15	112 x 65	5	168	navman.com.au
78	86	70	53	✓/✓/-	✓	✓	✓	✓		✓	✓	✓	✓	✓	Here (Navteq)	86 x 142 x 15	112 x 65	5	172	navman.com.au
78	86	80	78	✓/✓/-	✓	✓	✓	✓		✓	✓	✓	✓	✓	Here (Navteq)	86 x 142 x 15	112 x 65	5	172	navman.com.au

touch display, Mac OSX support, speed limit warnings, more than one text to speech voice (TTS), lane guidance, announce approaching school zones and provide a full route display. All models had a except the Garmin models, Navman MOVE50 and EZY 250LM have a walking mode. **Price** Recommended retail, as of November 2013. **Scores** The overall score is made up of combined regional (25%), selected), verbal instructions (15%), screen quality (10%), points of interest (10%) and map refresh (5%). **(A)** Optional extra purchase $99. **(B)** Three months included in original purchase, then $49 per year. simulate it being left in a car on a hot day. All models here passed this test.

Pump it up

Keeping your blood pressure in check is a cinch with one of these monitors, finds **Matthew Steen**

Hypertension – also known as high blood pressure – rarely has obvious symptoms but can have serious consequences. So it's often called the "silent killer", contributing to health problems such as heart attack, stroke, heart failure and kidney disease.

Because you may not be aware you have any problems, its nickname is well deserved. Being able to monitor your blood pressure at home and detect any problems early could literally save your life. We put a number of blood pressure monitors through their paces to see which ones are the most accurate and the easiest to use.

Nutshell

- 14 blood pressure monitors on test, ranging from $50 to $180.
- All perform OK or better for accuracy, and all are easy to use.

What is blood pressure?

Blood pressure is created by the heart pumping blood through the arteries. It's measured in millimetres of mercury (mmHg) based on the standard method using a mercury sphygmomanometer (the machine your doctor uses in their surgery), and with a stethoscope, giving a result such as "120 over 80" (120/80 mmHg). The higher figure is the systolic pressure, caused by the contracting (beating) heart. The lower figure is called diastolic, and is the pressure between beats, when the heart relaxes.

WHAT TO BUY

We recommend blood pressure monitors with an overall score of at least 80%.

87%
Omron HEM 7203

Good points

- Excellent accuracy
- Hypertension display
- Can be operated from mains power, but adapter is an optional extra
- Time and date display

Bad points

- None to mention

80%
Airssential Home AI-H971

Good points

- Very good accuracy
- Irregular-heartbeat display
- Hypertension display
- Can be operated from mains power, and adapter is supplied
- Time and date display
- Three-user memory data storage

Bad points

- None to mention

84%
Beurer BM70

Good points
- Very good accuracy
- Irregular-heartbeat display
- Hypertension display
- Can be operated from mains power, but adapter is an optional extra
- Time and date display
- Excellent screen with large display of the results
- Two-user memory data storage

Bad points
- The blood flow stability warning is easily triggered

84%
Omron HEM 6052

Good points
- Very good accuracy
- Irregular-heartbeat display
- Hypertension display
- Time and date display
- Two-user memory data storage

Bad points
- None to mention

84%
Omron HEM 7200

Good points
- Very good accuracy
- Irregular-heartbeat display
- Hypertension display
- Can be operated from mains power, but adapter is an optional extra
- Time and date display

Bad points
- None to mention

80%
Microlife BP A200 Afib

Good points
- Very good accuracy
- Irregular-heartbeat display
- Can be operated from mains power, and adapter is supplied as standard
- Time and date display
- Excellent screen with large display of the results

Bad points
- None to mention

80%
Sanitas SBM 21

Good points
- Very good accuracy
- Irregular-heartbeat display
- Hypertension display
- Time and date display
- Four-user memory data storage

Bad points
- Measurements are taken with higher cuff pressure, making it uncomfortable

ABOUT THE REST

Most of the other monitors on test have good accuracy and are easy or very easy to use. The Homedics BPW520, despite having the highest ease of use, scores lowest for accuracy – but with score of 65%, it's OK for this factor.

IMAGE: SHUTTERSTOCK

WHAT TO LOOK FOR

Irregular-heartbeat display indicates on screen that there is a heart rate disturbance.

British Hypertension Society validation This society regularly undertakes evaluation of blood pressure monitors. The Australian organisation High Blood Pressure Research Council of Australia also details this information, and can be found at hbprca.com.au

Hypertension indicator The screen will indicate a hypertension warning – a good prompt to visit your GP.

Cuff size Most brands offer optional extra cuffs at a cost of $20-50. It's important to get a cuff that fits snugly over your arm without being too tight or too loose – one that's too tight will give you a higher blood pressure reading, and a loose fit may not give a reading at all.

Battery-powered and mains power Many of the monitors on test can operate using mains power. However, only the Airssential, Homedics BPA-540 and Microlife BP A200 Afib supply an adapter.

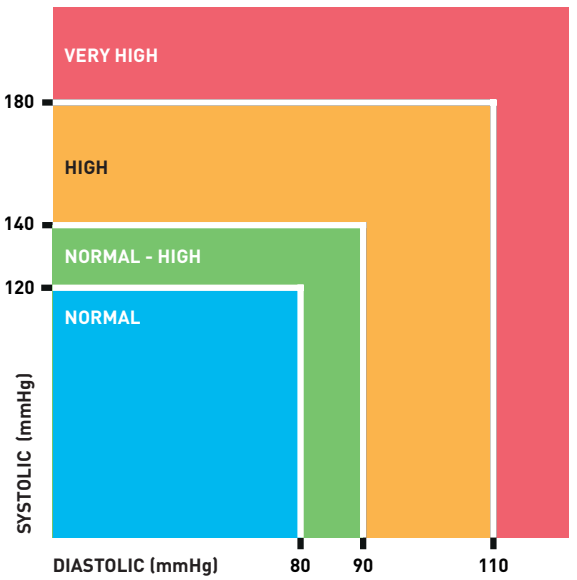
Arm or wrist type We didn't find much difference in accuracy between upper arm and wrist models, Just make sure you follow the instructions are followed on arm or wrist placement.

Memory capacity Most blood pressure monitors have this, allowing you to flick back through your prior blood pressure readings. Those with a double indicator (see table, below) show memory capacity for two people using the same machine. ■

For how we test blood pressure monitors, go to **choice.com.au/bpm**

NORMAL OR HIGH?

Here's how the Heart Foundation defines normal and high blood pressure



	PERFORMANCE				FEATURES					SPECIFICATIONS	
	Price ($)	Overall score (%)	Accuracy score (%)	Ease of use score (%)	Type	Irregular-heartbeat display	Hypertension display	Memory capacity (no. of readings stored)	Time / date	Batteries	Contact
Omron HEM 7203	112	87	90	75	Arm		✓	30	✓	4 x AA	omronhealthcare.com.au
Beurer BM70	153	84	85	80	Arm	✓	✓	2 x 60	✓	4 x AA	beurer.com.au
Omron HEM 6052	140	84	85	80	Wrist	✓	✓	2 x 100	✓	2 x AAA	omronhealthcare.com.au
Omron HEM 7200	180	84	85	78	Arm	✓	✓	60	✓	4 x AA	omronhealthcare.com.au
Airssential Home AI-H971	66	80	80	80	Arm	✓	✓	3 x 40	✓	4 x AA	airssential.com.au
Microlife BP A200 Afib	136	80	80	78	Arm	✓		200	✓	4 x AA	microlife.com
Sanitas SBM 21	59	80	80	78	Arm	✓	✓	4 x 30	✓	4 x AA	sanitas-online.de/web/en
A&D Medical UA-1030T	149	77	75	83	Arm	✓	✓	90	✓	4 x AA	andmedical.com.au
Beurer BM58	127	77	75	83	Arm	✓	✓	2 x 60	✓	4 x AA	beurer.com.au
A&D Medical UA-1010	121	76	75	78	Arm	✓	✓	90	✓	4 x AA	andmedical.com.au
ALP K2 1702	168	76	75	78	Arm	✓		2 x 30	✓	4 x AA	richardsmedical.com.au
Homedics BPA-540	70	76	75	78	Arm	✓	✓	2 x 60	✓	4 x AA	homedics.com.au
Microlife BP A2 Basic	77	75	75	75	Arm	✓	✓	30	✓	4 x AA	microlife.com
Homedics BPW-520	50	70	65	88	Wrist	✓	✓	2 x 60	✓	2 x AAA	homedics.com.au

USING THE TABLE Price Recommended retail, as of November 2013. **Scores** The overall score is made up of performance (80%) and ease of use (20%).

Smooth moves?

Chris Barnes finds added features can make a shaver easier to use, but don't always lead to a smoother shave

Since their first appearance in the 1930s, electric shavers have proven an increasingly convenient alternative to blade shaving. And just as disposable razors have an ongoing arms race for features – vibrating heads, multiple blades and more (see *CHOICE*, Dec 12/Jan 13) – electric shaver manufacturers are always looking to add new features to their models too. Multiple pivoting shaving heads, sonic vibration to help lift and capture more hair, and variable levels of shaving intensity are just a few.

Some top-range shavers now come with cleaning stations, to automate the maintenance of your shaver and keep it in top condition. These may require proprietary cleaning solution or cartridges. For less expense and only a little more effort you can usually clean the shaver yourself under the tap, with a bit of liquid soap if needed.

For details of how we test men's shavers, go to **choice.com.au/mensshavers**

Waterproofing is becoming more common, with many models able to be used for wet shaving (even in the shower). Many models on test can be used this way.

All Braun

CHOICE carried out this shaver test in conjunction with several other consumer organisations, and not all models on test are available in Australia. Only models available here are included in the table (page 62).

The test includes the latest Braun Series 7 model, the 790cc-7 Wet & Dry. We haven't been able to find out if this model will be released in Australia or its local price, so haven't included in the table. It came out on top scoring 81% overall, with good shaving performance and very good skin comfort and ease of use. It's similar in most respects to the locally available 790cc-4 ($549), the major difference being that the 790cc-7 can be used for wet shaving and in the shower, and so can only be used cordlessly. If the battery runs flat, a five-minute quick charge will give it enough power for one shave.

The Braun Series 5 5030s also isn't available here and is too different to locally available Series 5 models for the scores to be comparable. The 5030s performed similarly to the tested Series 3 340s.

Nutshell

- We report on 14 electric shavers (13 battery and one mains-powered) from Braun, Panasonic, Philips and Remington.
- Most perform well in daily shaving, but two stand out as the best all-rounders.

IMAGE: SHUTTERSTOCK

WHAT TO BUY

Images are of the tested models; local equivalents MAY have some cosmetic differences

1. **78% Braun** CoolTec CT4-s Wet & Dry $229
2. **78% Braun** Series 3 340s-4 Wet & Dry $199
3. **78% Philips** SensoTouch 3D RQ1285/22 $500
4. **77% Panasonic** ES-LF51-S841 $350
5. **77% Panasonic** ES-LV81-K841 $550
6. **77% Philips** SensoTouch 2D RQ1145 $150
7. **76% Philips** PowerTouch Plus PT860 $100
8. **75% Philips** AquaTouch Plus AT890 $200
9. **72% Philips** AquaTouch AT750 $100

79% Philips SensoTouch 3D RQ1250

Type: Rotary

Good points

- Good daily and three-day growth shaving performance
- Very good skin protection/comfort
- Easy to use

Bad points

- Only OK for changing shaving heads and cleaning

75% Remington Titanium F7800AU

Type: Foil

Good points

- Good daily and three-day growth shaving performance
- Good skin protection/comfort
- Easy to use

Bad points

- Less comfortable to handle than most other tested models

All models pictured are good for daily shaving, but the Braun CoolTec and Series 3 models, the Philips models (except the SensoTouch 3D RQ1250) and the Panasonic ES-LV81-K841 are only OK when shaving a three-day beard growth. This Panasonic is also difficult to handle, use the trimmer, change the cutting heads and clean. The Panasonic ES-LF51-S841 and Philips Aquatouch AT750 are inconvenient to for changing the cutting heads and also to clean and recharge.

Two of the Philips models, the SensoTouch 3D RQ1285/22 and Aquatouch AT750, failed a water tightness test, despite being marketed as suitable for use in the shower. (The test is a harsh one – one hour of submersion in warm water, repeated five times.)

The two shavers profiled above perform consistently well for daily and three-day shaves. They're also easy to use.

		PERFORMANCE	
	Price ($)	Overall score (%)	Shaving quality (%)
Philips SensoTouch 3D RQ1250	350	79	73
Braun CoolTec CT4-s Wet & Dry	229	78	69
Braun Series 3 340s-4 Wet & Dry	199	78	73
Philips SensoTouch 3D RQ1285/22 (A)	500	78	73
Panasonic ES-LF51-S841 (B)	350	77	74
Panasonic ES-LV81-K841 (C)	550	77	72
Philips SensoTouch 2D RQ1145	150	77	70
Philips PowerTouch Plus PT860 (D)	100	76	71
Philips AquaTouch Plus AT890	200	75	69
Remington Titanium F7800AU	99	75	74
Philips AquaTouch AT750	100	72	71
Remington Precision X-System R3150AU	35	66	69
Panasonic ES-SL41-R	150	64	58
Braun cruZer6 face	149	58	44

USING THE TABLE Price Recommended or typical retail, as of November day beard growth. Ease of use is based on handling, weight, controls, using the ES-LF50K according to Panasonic. **(C)** Equivalent to tested model ES-LV90/K.

ABOUT THE REST

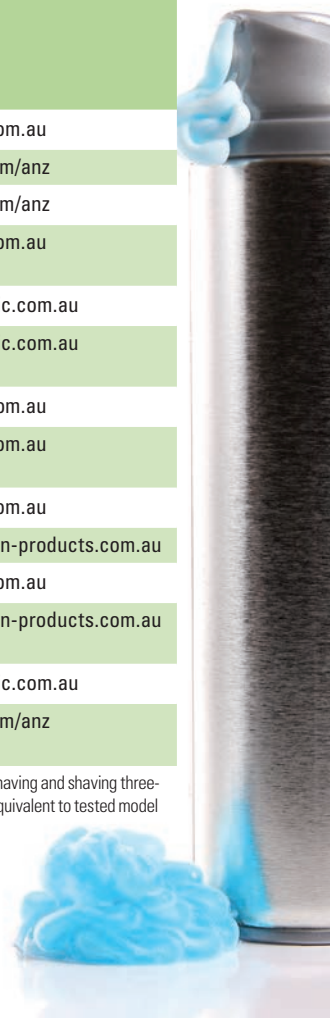
While the **Remington Precision X-System R3150AU** is OK for shaving, it's the worst on test for skin protection/comfort. Triallists experienced significant skin irritation and some nicks when using this shaver.

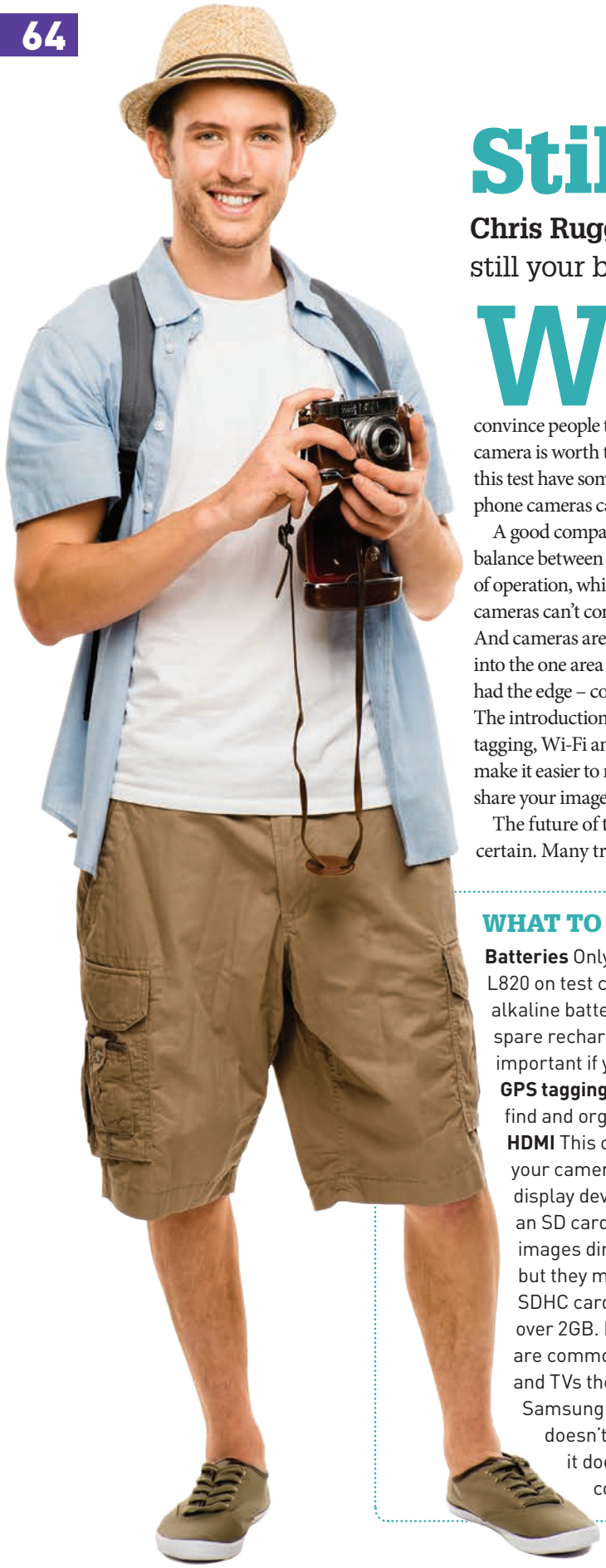
The **Panasonic ES-SL41-R** is good for daily shaving but one of the worst for shaving a three-day growth. It's only OK for ease of use, being comparatively uncomfortable to handle and particularly poor for ease of recharging (due to poor charge capacity/low-battery indicators). It also failed the water tightness test.

The **Braun cruZer6 face** is good for daily shaving but poor at shaving three-day growth. It's fairly easy to use in most respects except recharging, again due to poor charge capacity/low-battery indicators. ■

		FEATURES & SPECIFICATIONS								
Skin protection / comfort (%)	Ease of use (%)	Type	Rechargeable battery type	Weight (g, shaver only)	Cleaning & charging station / charging station only	Waterproof for use in shower	Number of heads / foils	Charge level indicator	Accessories supplied*	Contact
86	75	Rotary	Li-ion	171	- / ✓	✓	3	✓	Head protector, soft pouch	philips.com.au
89	75	Foil	Li-ion	279	- / ✓	✓	3	✓	Oil, hard travel case	braun.com/anz
86	74	Foil	NiMH	212	- / ✓	✓	3	✓	Oil, head protector	braun.com/anz
83	76	Rotary	Li-ion	175	✓ / ✓	✓	3	✓(E)	Shaving foam, head protector, beard styler attachment, soft pouch, cleaning liquid, cleaning station	philips.com.au
85	68	Foil	Li-ion	174	- / -		4	✓	Oil, head protector, travel case	panasonic.com.au
87	65	Foil	Li-ion	195	✓ / -		5	✓	Oil, head protector, travel case, cleaning detergent, cleaning station	panasonic.com.au
86	74	Rotary	Li-ion	164	- / ✓	✓	3	✓	Head protector	philips.com.au
80	76	Rotary	Li-ion	182	- / -		3	✓	Head protector	philips.com.au
83	72	Rotary	Li-ion	180	- / -	✓	3	✓	Shaving foam, head protection, storage pouch	philips.com.au
78	72	Foil	Li-ion	224	- / ✓		3	✓(E)	Head protector, travel pouch	remington-products.com.au
75	68	Rotary	Li-ion	173	- / -	✓	3	✓	Head protector	philips.com.au
58	75	Rotary	Mains only	156	- / -		3	na	Head protector	remington-products.com.au
72	62	Foil	NiMH	142	- / ✓	✓	3	✓	Head protector	panasonic.com.au
69	65	Foil	NiMH	156	- / ✓	✓	1	✓	Oil, three-day beard comb and protective cap, adjustable comb, precision comb	braun.com/anz

2013. **Scores** The overall score is made up of shaving performance (40%), skin protection/comfort (40%) and ease of use (20%). Shaving quality and skin protection/comfort are based on daily shaving and shaving three-trimmer, charging, cleaning and storing the shaver. **TABLE NOTES *** All models come with a cleaning brush. **na** Not applicable. **(A)** Equivalent to tested model 1285CC according to Philips. **(B)** Equivalent to tested model Discontinued and replaced by ES-LV95, but still available in stores. **(D)** Discontinued, but some stock still available. **(E)** Shows minutes remaining.





Still the one

Chris Ruggles finds a dedicated camera is still your best bet to improve your image

With a camera on every phone these days, it's getting harder for manufacturers to convince people that carrying a separate camera is worth the effort. But the best in this test have some advantages that most phone cameras can't match – yet.

A good compact camera still strikes a balance between image quality and ease of operation, which is where most phone cameras can't compete (see opposite). And cameras are now making inroads into the one area where phones once had the edge – connectivity and sharing. The introduction of features such as GPS tagging, Wi-Fi and HDMI connections make it easier to manage, view, store and share your images.

The future of this market isn't certain. Many traditional camera manufacturers appear to be putting more effort into developing superzoom or bridge cameras that appeal to those looking for something better than a phone camera, but less bulky and complex than a system camera or DSLR.

Nutshell

- Compact cameras remain easier to use than phone-cameras – for the time being.
- Phone manufacturers are experimenting with some novel ways to move into the camera market.

WHAT TO LOOK FOR

Batteries Only the Nikon Coolpix L820 on test can use normal alkaline batteries, so having a spare rechargeable is pretty important if you're travelling.

GPS tagging makes it easier to find and organise images.

HDMI This connection can make your camera a highly portable display device. Some TVs have an SD card slot and can display images directly from the card, but they may not cope with SDHC cards or SD cards over 2GB. HDMI connections are common on both cameras and TVs these days. Only the Samsung Galaxy S4 Zoom doesn't have HDMI, but it does have a USB connection.

HDR (high dynamic range) allows you to take images where the range from dark to bright areas is extreme.

ISO rating indicates the sensitivity of the camera's sensor. Low numbers are good for bright lighting and high for relatively dark situations, but as the numbers get bigger the amount of noise in the image will increase and detail may be lost.

Manual mode is useful in situations where the auto exposure or focus systems aren't coping. It also allows you to choose to focus or expose as you prefer.

Memory cards The capacity of most of the cards supplied with the cameras isn't large, so consider buying a bigger one. Internal memory is handy if you run out of space and just have to get the shot.

Not a phoney camera

The **Samsung Galaxy S4 Zoom** is the first ever smartphone camera we recommend as both a camera and a phone. It's not perfect, but definitely worth considering if you're travelling or just looking for a device that will do both jobs.

It has very good overall image quality for both stills and movies. However, in poor light its movie quality is let down by under-exposure and noise in the image. Its face-detection function isn't as good as some, tending to focus in the wrong place and expose incorrectly.

It has a useful quick menu for exposure and ISO speed setting, but its smooth surface makes it hard to hold in one hand. The main reason we scored it only borderline for ease of use is the time it takes to carry out basic operations, as well as its long shutter delay, which, at just under half a second, means there's a real risk of missing the action. Also, the battery and memory card are difficult to change because labelling is poor, the memory card is small and the battery can be inserted incorrectly with the lid closed.

Sony has taken a different angle on making your phone into a camera by selling you the lens/processor assembly and linking it to the phone with the Sony PlayMemories Camera App. It's an interesting idea, but unfortunately neither the **Sony DSC-QX100** (left, $599) nor the **DSC-QX10** (below, $279) make our recommended list, scoring only 63% and 55% respectively. The former has very good and the latter good image quality, but they're both tricky to use because connecting to the app is slow, they have limited features and lack a flash, meaning taking photos in low light is a problem.

Sony DSC-QX100

Minimum aperture range is an indicator of how much light the lens will let into the camera. The range usually varies from wide angle to tele mode. The lower the number the more light gets in and the shallower the focus depth – which is good for keeping distracting backgrounds out of focus. You can always reduce the aperture to increase depth of focus or compensate for bright light.

IMAGES: OLYMPUS/SHUTTERSTOCK

Monitor Most compact digital cameras don't have a viewfinder these days, and those that do usually have an electronic one. For all the rest, you have to use the monitor on the back to frame your shot. Being able to swivel or tilt the monitor can help in bright sunlight. Touchscreens are becoming more popular, but they aren't as easy to use as some physical controls.

Panoramas are usually created using a number of shots taken as a sequence of individual of images stitched together. Newer cameras can do this by holding down the shutter button while panning around the scene.

Resolution is in effective megapixels, which gives a reasonable indication of the maximum number of pixels the camera uses to create any image. The bigger the resolution, the more storage space you'll need.

Shutter speed range not only indicates the options you have for exposing correctly in different light levels, but also the usefulness of the camera for sports or more artistic shots.

Water and shock resistance is helpful if you plan to use your camera in damp, dusty or rugged environments. However, you'll need to take special care to keep seals around the battery and so on clean and dry, and not to exceed the recommended depth.

Wi-Fi connection removes the need for wires, but can be slow and sometimes tricky to set up.

WHAT TO BUY

These top performers score 73% or more overall. The table (bottom) has more details on these and other good models. To find out how we test cameras, log on to **choice.com.au/camera**

$299

77%
Canon Ixus 255HS

Good points
- Very good image quality monitor and flash scores
- Small and light
- Built-in Wi-Fi

Bad points
- Poor movie performance in low light
- Battery can be difficult to insert and remove

$499

75%
Olympus Stylus XZ-10

Good points
- Very good image quality, monitor and flash scores

Bad points
- Poor face-detection
- Noticeable delay after pressing the record button for movies
- Zooming very slow in movie mode

$599

75%
Sony Cyber-shot DSC-HX300

Good points
- Very good image quality and viewfinder scores
- Very long zoom (50x)
- Monitor has horizontal swivel (135 degrees)
- Electronic viewfinder

Bad points
- Poor face-detection
- Flash lacks power at moderate distances (3m+)
- Shutter button is hard to use

			PERFORMANCE							FEATURES										SPECIFICATIONS	
	Camera type	Price ($)	Overall score (%)	Image quality (%)	Ease of use (%)	Monitor (%)	Flash (%)	Movie quality (%)	Viewfinder (%)	Water / dust resistant	GPS tagging	Manual mode	HDR function	Panorama (stitching / panning)	Continuous manual focus	Monitor swivel (vertical x horizontal, degrees)	Touchscreen	HDMI	Wi-Fi	Zoom range (35mm equivalent)	Minimum aperture (wide - tele, mm)
Canon Ixus 255HS	B	299	77	87	65	80	84	67	na					✓/-		na		✓	✓	24 - 240	3 - 6.9
Olympus Stylus XZ-10	B	499	75	84	66	81	80	55	na			✓	✓	✓/-		na	✓	✓		26 - 130	1.8 - 2.7
Sony Cyber-shot DSC-HX300	B,V,S	599	75	85	66	78	63	74	87			✓	✓	-/✓	✓	135 x na		✓		24 - 1200	2.8 - 6.3
Panasonic Lumix DMC-TZ40	B	399	74	80	73	80	63	62	na		✓	✓	✓	-/✓		na	✓	✓	✓	24 - 480	3.3 - 6.4
Nikon Coolpix P330	B	429	73	85	51	87	76	74	na		✓	✓	✓	✓/✓		na		✓		24 - 120	1.8 - 5.6
Sony Cyber-shot DSC-HX50V	B,S	499	73	83	60	67	68	81	na		✓	✓	✓	-/✓	✓	na		✓	✓	24 - 720	3.5 - 6.3
Canon PowerShot SX280 HS	B,S	349	72	80	62	82	67	61	na		✓	✓		-/-	✓	na		✓	✓	25 - 500	3.5 - 6.8
Nikon Coolpix S9500	B,S	375	72	84	67	64	62	59	na		✓		✓	-/✓		na		✓	✓	25 - 550	3.4 - 6.3
Olympus Stylus SH-50	B,S	399	72	77	69	75	60	72	na			✓	✓	-/✓		na	✓	✓		25 - 600	3 - 6.9
Olympus Stylus SZ-16	B,S	299	72	78	70	64	67	66	na				✓	✓/✓		na		✓		25 - 600	3 - 6.9
Nikon Coolpix L820	B,S	250	71	85	56	69	57	78	na					-/✓		na		✓		22.5 - 675	3 - 5.8
Nikon Coolpix P520	B,V	589	70	79	52	75	83	65	77		✓	✓		✓/✓	✓	270 x 180		✓		24 - 1000	3 - 5.9
Olympus Stylus TG-830	B	399	70	80	62	80	56	61	na	✓	✓		✓	-/✓		na		✓		28 - 140	3.9 - 5.9
Samsung Galaxy S4 Zoom	B,SP	599	70	83	46	82	67	81	na		✓	✓	✓	-/✓		na	✓		✓	24 - 240	3.1 - 6.3
Sony Cyber-shot DSC-WX300	B,S	399	70	86	52	65	65	69	na				✓	-/✓		na		✓	✓	25 - 500	3.5 - 6.5

USING THE TABLE Prices recommended retail as of November 2013. **Weight** is in grams and includes batteries, memory cards and neck strap if supplied. **Size** includes all protruding parts when the camera is a 35 mm equivalent figure. Optical zoom only. **Scores** the overall score is made up of image quality (40%), ease of use (30%), monitor (10%), flash (10%), and movie quality (10%). **Viewfinder** is scored, but not included in

$399

74%
Panasonic Lumix DMC-TZ40

Good points
- Very good image quality and monitor scores
- Long zoom (20x)
- Minimal shutter delay
- Built-in Wi-Fi

Bad points
- Poor movie performance in low light
- Flash lacks power

$429

73%
Nikon Coolpix P330

Good points
- Very good image quality and monitor scores

Bad points
- Poor face-detection
- Monitor lacks smoothness when panning

$499

73%
Sony Cyber-shot DSC-HX50V

Good points
- Very good image and movie quality scores
- Very long zoom (30x)
- Built-in Wi-Fi

Bad points
- Poor face-detection
- Poor movie performance in low light
- Monitor lacks smoothness when panning

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Effective resolution (megapixels)	Dimensions (mm, W x H x D)	Weight (g)	Min - max shutter speed (s)	ISO ratings (lowest - highest)	Closest focus macro (m)	Monitor size (mm)	Internal memory (MB)	Battery type	Memory card type	Flash type	Contact
12	97.2 x 56.4 x 22.5	143	1/2000 - 15	80 - 6400	0.01	60 x 45	na	1 x Li-ion	SDHC, SDXC	Fixed built-in	canon.com.au
12.2	102.4 x 61.1 x 34.3	223	1/2000 - 30	100 - 6400	0.01	62 x 41	ns	1 x Li-ion	SDHC, SDXC	Pop-up auto	olympus.com.au
20.2	129.6 x 93.2 x 103.2	665	1/4000 - 30 (A)	80 - 12800	0.01	60 x 45	48	1 x Li-ion	SDHC, SDXC	Pop-up manual	sony.com.au
18	108.3 x 58.9 x 27.7	198	1/2000 - 30	100 - 6400	0.03	60 x 45	12	1 x Li-ion	SDHC, SDXC	Fixed built-in	panasonic.com.au
12	103 x 58.3 x 32	198	1/2000 - 60	80 - 12800	0.03	61 x 45	15	1 x Li-ion	SDHC, SDXC	Pop-up manual	nikon.com.au
20.2	108 x 66 x 39	272	1/1600 - 4	80 - 12800	0.05	60 x 45	48	1 x Li-ion	SDHC, SDXC	Pop-up manual	sony.com.au
12	107 x 63 x 32	232	1/3200 - 15	80 - 6400	0.05	60 x 45	na	1 x Li-ion	SDHC, SDXC	Pop-up auto	canon.com.au
18	110.1 x 60.3 x 30.7	201	1/4000 - 1	125 - 3200	ns (C)	61 x 46	23	1 x Li-ion	SDHC, SDXC	Pop-up auto	nikon.com.au
15.9	112 x 64 x 43	272	1/2000 - 0.25 (B)	125 - 6400	0.03	62 x 41	39.3	1 x Li-ion	SDHC, SDXC	Pop-up manual	olympus.com.au
15.9	107.9 x 69.7 x 39.9	229	1/2000 - 4	100 - 6400	0.03	60 x 45	ns	1 x Li-ion	SDHC, SDXC	Pop-up manual	olympus.com.au
15.9	111 x 76.3 x 84.5	507	1/4000 - 1	125 - 3200	0.01	61 x 45	65	4 x AA	SDHC, SDXC	Pop-up manual	nikon.com.au
18	125.1 x 84.1 x 101.6	586	1/3333 - 4	100 - 12800	0.01	65 x 48	15	1 x Li-ion	SDHC, SDXC	Pop-up manual	nikon.com.au
15.9	109.5 x 66.5 x 28.4	222	1/2000 - 4	125 - 6400	0.03	62 x 42	39	1 x Li-ion	SDHC, SDXC	Fixed built-in	olympus.com.au
15.9	125 x 64 x 27	208	1/2000 - 16	100 - 3200	ns	95 x 53	8000	1 x Li-ion	MicroSD	Fixed built-in	samsung.com.au
18	96 x 54.9 x 25.7	165	1/1600 - 4	80 - 12800	0.05	60 x 45	48	1 x Li-ion	SDHC, SDXC	Fixed built-in	sony.com.au

switched off. **Resolution** the effective resolution, using a standard that is generally accepted to provide a reasonable indication of the maximum number of pixels the camera uses to create an image. **Zoom** range (mm) is the overall score. **TABLE NOTES (A)** In iAuto mode: 4 - 1/4000 sec. **(B)** In manual mode: 0.25 - 15 sec. **(C)** 0.5 in wide mode. **na** Not applicable. **ns** Not stated. **B** Basic. **V** Viewfinder. **S** Superzoom. **SP** Smartphone.

View from the top

Chris Ruggles profiles the best TVs in our latest test

All the TVs in the table (below right) are recommended; the profiles (right) are for newly tested models. You can find more profiles and further information on each TV (including those that didn't make the cut) in previous issues of *CHOICE* (Aug and Nov 13) or at **choice.com.au/TVs**

WHAT TO BUY

LARGE (119cm / 47"+)

74%
Sony KDL50R550A

Good points
- Good onscreen menu system
- Passive 3D with three sets of 3D glasses supplied
- Supports Wi-Fi and Wi-Fi Direct
- Four HDMI ports, two easily accessed from front when wall mounted

Bad points
- Poor on-board controls – rear facing and no menu access
- Large, blocky subtitles
- DLNA support not included as part of the smart TV functionality

73%
Sony KDL55W900A

Good points
- Good onscreen menu system
- Can record to USB
- Very easy to use DLNA playback
- Four sets of 3D glasses supplied
- Supports Bluetooth, Wi-Fi and Wi-Fi Direct
- Four HDMI ports

Bad points
- No HDMI ports easily accessible from front when wall mounted

				PERFORMANCE							
		Screen size (cm)	Price ($)	Overall score (%)	Broadcast TV picture quality score (%)	DVD picture quality score (%)	Blu-ray picture quality score (%)	Ease of use score (%)	Sound quality score (%)	Energy score (%)	Viewing angle score (%)
LARGE	**Samsung** UA55F8000	138	3700	75	79	80	82	68	63	78	70
	Panasonic TH-L55ET60A	139	1800	74	72	77	82	74	57	80	80
	• **Sony** KDL50R550A	126	1999	74	81	69	84	67	71	74	60
	Panasonic TH-L50E6A	126	1448	73	73	67	86	73	61	75	75
	• **Sony** KDL55W900A	139	3999	73	77	66	82	69	74	77	60
	Sony KD-55X9004A	140	5999	72	75	69	75	69	79	62	60
	Panasonic TH-P50ST60A	127	1439	71	68	67	77	74	68	65	90
MEDIUM	**Sony** KDL47W800A	119	1721	76	75	79	85	69	62	75	90
	• **Panasonic** TH-L42E6A	107	1149	72	72	70	80	73	62	81	70
	LG 47LA6620	119	2099	71	70	68	75	73	73	77	60
	• **Sony** KDL46W900A	117	2999	71	73	66	79	69	71	72	60
SMALL	**Samsung** UA32F5500	81	540	72	77	74	76	71	62	73	55
	• **LG** 32LA6230	80	979	71	78	65	64	73	72	71	70

USING THE TABLE Prices are recommended retail as supplied by manufacturers in October 2013, or a price from a major retailer. **Scores** The overall score. **HDMI (total / easy)** is the total number of connections and those easily reached when the TV is wall mounted. All LCD TVs on test have

MEDIUM (100-119cm / 40-47")

72%
Panasonic TH-L42E6A

Good points
- Good remote and onscreen menu system
- USB recording is very easy to use
- Very easy to use DLNA playback
- Three HDMI ports
- Supports Wi-Fi

Bad points
- Onboard controls positioned at rear
- HDMI ports not easily accessible from front when wall mounted
- No headphones (3.5mm) out

71%
Sony KDL46W900A

Good points
- Good onscreen menu system
- Can record to USB
- Very easy to use DLNA playback
- Four sets of 3D glasses
- Supports Bluetooth, Wi-Fi and Wi-Fi Direct
- Four HDMI ports

Bad points
- No HDMI ports easily accessible from front when wall mounted

SMALL (65-99cm / 26-39")

71%
LG 32LA6230

Good points
- Good remote
- Very good subtitles
- Very easy to use DLNA playback
- Easy to use USB recording
- Supports Wi-Fi and Wi-Fi Direct
- Four sets of passive 3D glasses
- Three HDMI ports all easily accessible
- Dual-core CPU

Bad points
- Borderline for photo viewing
- Game viewing lacks detail in dark areas
- Onboard controls positioned at rear

IMAGES: SHUTTERSTOCK

				FEATURES					SPECIFICATIONS									
DVR score (%)	EPG score (%)	Smart TV score (%)	3D score (%)	Stand swivel	Bluetooth	Wi-Fi	DLNA	Browser	Display type	Screen surface	Screen resolution (pixels)	Weight with stand (kg)	Dimensions (cm, H x W x D)*	Star rating	Annual energy use (kWh)	HDMI (total / easy)	Country of manufacture	Contact
70	80	79	60	✓	✓	✓	✓	✓	LCD	Gloss	1920 x 1080	18.4	74 x 122.5 x 31	5.5	283	4 / 1	Malaysia	samsung.com.au
81	80	77	75	✓		✓	✓	✓	LCD	Gloss	1920 x 1080	24.5	78 x 124 x 30	6	261	3 / 3	Malaysia	panasonic.com.au
na	80	48	75			✓		✓	LCD	Semi-gloss	1920 x 1080	18.1	70 x 113.5 x 23	4.5	290	4 / 2	China	sony.com.au
81	80	77	na			✓	✓	✓	LCD	Semi-gloss	1920 x 1080	20.1	71 x 112 x 27.5	5	215	3 / 0	Malaysia	panasonic.com.au
69	80	76	70	✓	✓	✓	✓	✓	LCD	Gloss	1920 x 1080	21.3	75.5 x 124 x 30	5.5	305	4 / 0	Malaysia	sony.com.au
69	80	74	65		✓	✓	✓	✓	LCD	Semi-gloss	3840 x 2160	34.5	78.5 x 146.5 x 40	2.5	596	4 / 1	Malaysia	sony.com.au
81	80	77	60	✓	✓	✓	✓	✓	Plasma	Gloss	1920 x 1080	25.2	75 x 117 x 29.5	3	448	3 / 3	Thailand	panasonic.com.au
68	80	74	70	✓	✓	✓	✓	✓	LCD	Semi-gloss	1920 x 1080	16.1	67 x 108.5 x 30	5	256	4 / 1	Malaysia	sony.com.au
80	80	77	na			✓	✓		LCD	Semi-gloss	1920 x 1080	14.5	62 x 96 x 22	6	161	3 / 0	Malaysia	panasonic.com.au
71	80	72	70	✓		✓	✓	✓	LCD	Semi-gloss	1920 x 1080	15.6	70 x 107 x 32	5.5	228	3 / 3	South Korea	lge.com.au
69	80	76	75	✓	✓	✓	✓	✓	LCD	Gloss	1920 x 1080	16.8	65 x 105 x 30	4.5	279	4 / 0	Malaysia	sony.com.au
71	90	79	na	✓		✓	✓	✓	LCD	Semi-gloss	1920 x 1080	10.8	51 x 74 x 26.5	4.5	144	3 / 2	Malaysia	samsung.com.au
74	80	72	60	✓		✓	✓	✓	LCD	Semi-gloss	1920 x 1080	7.8	50 x 74 x 24.5	4	153	3 / 3	South Korea	lge.com.au

overall score is made up of broadcast TV (25%), DVD (20%), Blu-ray (15%), ease of use (20%), sound quality (10%), energy (5%), and viewing angle (5%). DVR, EPG, smart TV and 3D scores are taken but not included in the LED backlighting. • Newly tested. **na** Not applicable.

Control issues

An AV receiver can help you reassert some control over your home theatre, says **Chris Ruggles**

Nutshell

- Turning off automated sound settings will improve the sound quality dramatically for most AV receivers on test.
- Low power numbers don't necessarily mean poor sound, just limited volume.

The second-most important part of your home theatre system is the AV receiver. Not only does it supply signals to the most important part, the speakers, but it's also your control centre, allowing you to choose what's playing and where it will be seen or heard. So if it isn't easy to set up and use, you're unlikely to enjoy full entertainment.

All the products on test deliver very good sound, and most are OK or better for handling video. However, having lots of features can make them difficult to use, with even the best receivers overall (see page 72) being only OK for ease of use.

Setting up can be a tedious job involving connecting speakers and other components, then entering speaker distances and setting levels. An automated set-up process that also allows for the room dynamics can save time and heartache. All the products on test have one, but only the Pioneer and Yamaha models produce a very good result with theirs. Most introduce some form of dynamic limitation and set subwoofer levels too high. The result is reduced sound quality – a shame, as all these products produce very good sound if you turn the auto settings off.

An automated set-up process can save time and heartache

You may be surprised at how little power is needed to drive your speakers. Increases in what we perceive as loudness are measured on a logarithmic scale, in decibels (dB), and the relationship between watts and decibels isn't linear. Just 2W can produce a sound that's quite loud, but to get sound twice as loud will require more than 20W, not 4W as you might expect. That's why some of these products can sound good, even though their power numbers are low, when all the channels are producing sound. However, low maximum numbers mean turning up the volume will probably lead to poor sound, particularly during loud passages of music.

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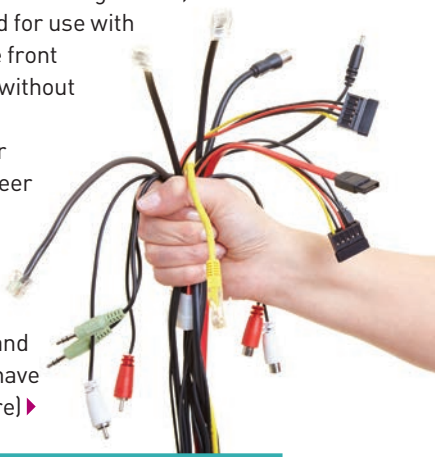
		PERFORMANCE							
	Price ($)	Overall score (%)	Amplifier (%)	Ease of use (%)	Video (%)	Versatility (%)	Tuner (%)	Internet radio (%)	Standby power (%)
Yamaha RX-V675	1099	71	78	61	83	93	81	34	69
Denon AVR-X3000	1399	70	76	69	65	91	73	69	36
Pioneer VSX-923-K	1099	67	86	54	84	83	44	63	46
Marantz NR 1604	1080	66	62	64	77	83	73	68	48
Yamaha RX-V475	699	66	76	58	66	69	82	35	71
Denon AVR-X1000	699	65	73	66	59	55	63	68	62
Marantz NR 1504	840	62	63	62	59	65	66	68	53
Onkyo TX-NR626	1099	62	71	48	87	85	53	48	54
Denon AVR-X2000	999	60	45	69	62	76	75	68	38
Pioneer VSX-528-K	699	59	81	49	63	52	52	55	46
Sony STR-DN1040	1099	57	55	52	86	85	47	43	39
Onkyo TX-NR525	849	56	67	46	67	63	52	39	58
Harman/Kardon AVR-370	1499	53	62	43	73	85	44	27	41
Sony STR-DN840	799	51	54	49	61	68	47	42	30
Harman/Kardon AVR-270	1199	49	60	45	73	77	46	25	10
Sony STR-DH540	499	43	46	49	61	30	47	0	50

USING THE TABLE Prices Recommended retail, as of October 2013. **Performance** The overall score is made up 0 volume, 2h surround – 84dB @ listening position per day. **Dimensions** include all knobs, buttons and connectors,

FEATURES THEY (ALMOST) ALL HAVE

- At least four HDMI inputs
- HDMI audio to TV (except the Pioneer models)
- HDMI with 3D support (pass-through)
- HDMI Lipsync to avoid sound/picture delay
- HDMI front socket (except Onkyo TX-NR525, TX-NR626, Sony STR-DN840, STR-DH540 and Yamaha RX-V475)
- At least two digital audio inputs, either optical or coaxial (Denon AVR-X1000 and AVR-X2000 only have optical)
- At least two analog line inputs
- Decoding of all common audio two- and multichannel formats such as DolbyDigital, DolbyDigitalPlus, Dolby TrueHD, DTS, DTS 96/24, DTS-HD, DTS-HD MA, PCM 5.1 44/16
- iPod support via the USB socket (except Onkyo TX-NR626 and Sony STR-DH540)
- Headphone output for 6.3mm stereo jack
- USB front socket for playback of audio files, MP3 and WMA
- Manual audio settings at least for bass and treble
- Automatic speaker set-up procedure via supplied microphone
- At least six surround emulation programs for two channel sources
- Onscreen display (OSD)
- Tuner section for FM reception and at least 30 presets for personal favourite stations
- Tuner RDS feature for displaying station name
- Wired LAN for accessing personal media server (DLNA) and internet radio (except Sony STR-DH540, which doesn't feature LAN)
- Sleep timer and automatic standby feature if device is not used for a certain time
- Internet radio (except Sony STR-DH540)
- Infrared remote control
- No printed full documentation (except Sony STR-DH540)
- No external analog multichannel input for external decoders such as SACD players
- No adjusting option for the LFE channel in 5.0 configuration, so it's less suited for use with full-range front speakers without separate subwoofer (only Pioneer VSX-528, VSX-923, Harman/Kardon AVR-270 and AVR-370 have this feature)



FEATURES					SPECIFICATIONS													
Second zone	HDMI front connector	Tuner (FM / AM)	Wi-Fi (included / optional)	Apple AirPlay	Dimensions (mm, H x W x D)	Weight (kg)	Number of independent speaker channels	Impedance range (Ohm, claimed)	Output power (W, per channel, claimed)	Output power per channel (tested)	HDMI inputs (rear side)	HDMI outputs	Analog line inputs (audio only)	Digital coaxial inputs	Digital optical inputs	Annual power consumption (kWh)	Contact
✓	✓	✓/✓	-/✓	✓	170 x 434 x 408	10.2	7	6-8	105 @ 8 Ohm	25	5	1	4	2	2	159	au.yamaha.com
✓	✓	✓/-	-/-	✓	166 x 435 x 428	10.9	7	6-16	106 @ 8 Ohm	85	6	2	5	2	2	210	au.denon.com
✓	✓	✓/✓	-/✓	✓	167 x 435 x 411	9.5	7	6-16	150 @ 6 Ohm	79	7	2	4	1	1	150	pioneer.com.au
✓	✓	✓/-	-/-	✓	104 x 440 x 414	8.3	7	6-16	50 @ 8 Ohm	16	6	1	3	1	1	145	qualifi.com.au
		✓/✓	-/✓	✓	160 x 434 x 361	7.95	5	ns	80 @ 6 Ohm	23	5	1	3	2	2	113	au.yamaha.com
	✓	✓/-	-/-	✓	150 x 435 x 378	8.15	5	6-16	80 @ 8 Ohm	63	4	1	2	0	2	132	au.denon.com
	✓	✓/-	-/-	✓	105 x 440 x 414	7.95	5	6-16	50 @ 8 Ohm	18	5	1	3	1	1	112	qualifi.com.au
✓		✓/✓	✓/-		172 x 435 x 378	9.75	7	4-16	160 @ 6 Ohm	26	6	2	5	2	1	206	ambertech.com.au
✓	✓	✓/-	-/-	✓	166 x 435 x 378	9.35	7	6-16	95 @ 8 Ohm	6	6	1	4	0	2	198	au.denon.com
	✓	✓/✓	-/-	✓	167 x 435 x 380	8.4	5	6-16	130 @ 6 Ohm	74	5	1	3	1	1	150	pioneer.com.au
	✓	✓/✓	✓/-	✓	171 x 431 x 377	10.1	7	6-16	100 @ 6 Ohm	3	7	2	4	1	2	307	sony.com.au
		✓/✓	-/✓		172 x 435 x 378	8.9	5	6-16	130 @ 6 Ohm	22	6	1	5	2	1	161	ambertech.com.au
✓	✓	✓/✓	✓/-	✓	163 x 441 x 422	6.9	7	6-8	125 @ 6 Ohm	37	7	2	2	1	2	302	ehifi.com.au
		✓/✓	✓/-	✓	155 x 431 x 377	8.3	7	6-16	90 @ 6 Ohm	2	6	1	4	1	2	343	sony.com.au
✓	✓	✓/✓	-/-	✓	163 x 441 x 422	6.95	7	6-8	105 @ 6 Ohm	35	7	1	2	1	2	314	ehifi.com.au
		✓/✓	-/-		155 x 431 x 377	7.5	5	6-16	90 @ 6 Ohm	2	4	1	4	1	2	134	sony.com.au

of amplifier (25%), ease of use (25%), video (10%), versatility (10%), tuner (10%), internet radio (10%) and standby power (10%). **Energy per year** is calculated based on 18h standby, 2h stereo mode and 2h surround with plus 70mm extra depth to allow for cables. **Output power** per channel (tested) is five channels driven at 1kHz, 0.7 max THD for at least 60 seconds (6 Ohm). **TABLE NOTES ns** Not stated.

WHAT TO BUY

71%
Yamaha RX-V675

Good points
- MHL-compatible HDMI front input
- Plays AAC, FLAC, MP3, WMA and WAV audio files
- Seven-band parametric equaliser in addition to bass and treble adjustment
- Many surround emulation programs for two-channel sources
- IP-based network remote via browser
- Display prompt for when speaker wires are shorting
- Automatic speaker set-up produces good levelling of speakers without overemphasising the subwoofer, and also detects wrong speaker polarity
- Tuner stereo sensitivity is the best on test
- Very good PDF manual, although the printed quick guide is poor
- Apps for operating the unit via smartphone or tablet (iOS, Android)
- One of the best devices during our long-term operation test – surface temperature reached only 46°C without power output limitations

Bad points
- Noisy AM tuner
- Quite fast internet radio access, but no local favourite/preset function
- Remote control layout is poor
- Wake-on-LAN via Windows Media Player 12 didn't work in our testing
- Relatively sensitive to RF interference from a GSM cell phone

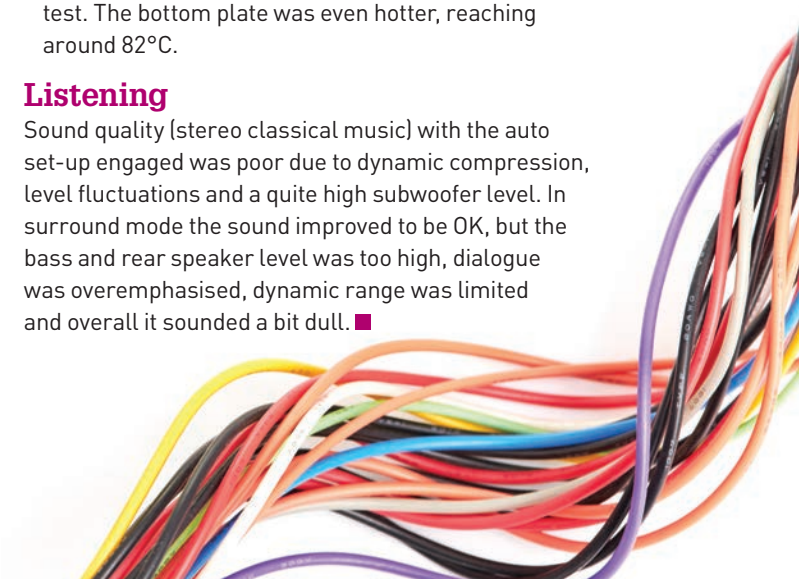
Listening
Very good sound quality in listening tests, both in stereo and surround mode using the automatic speaker setup. In 2.1 mode, the sound is well balanced but slightly dull. In surround mode, voice reproduction is a bit low and the overall impression is slightly dull, but it is a well-balanced system.

70%
Denon AVR-X3000

Good points
- Has a second HDMI output for second zone video
- Plays AAC, ALAC, FLAC, MP3, WMA and WAV audio files and JPEG image files
- Easy-to-use internet radio feature with local favourite/preset function
- Supports Spotify and lastFM (subscription necessary)
- Manual nine-band equaliser, which can be used instead of the automatically derived Audyssey equalisation
- Easy-to-use guide for first installation and automatic speaker set-up, which recognises wrongly connected speakers
- Good on-screen display
- Tuner preset stations can be named manually
- Apps for operating the unit via smart phone or tablet (iOS, Android). Also has an IP-based web interface remote control, which can be used with a browser

Bad points
- Large depth (about 380mm) without connected cables
- Automatic speaker set-up can partly compensate for low frequency room resonances, but sets woofer level too high and activates "DynamicVolume", which leads to decreased sound quality
- The device reached 78°C during the long-term operation test. The bottom plate was even hotter, reaching around 82°C.

Listening
Sound quality (stereo classical music) with the auto set-up engaged was poor due to dynamic compression, level fluctuations and a quite high subwoofer level. In surround mode the sound improved to be OK, but the bass and rear speaker level was too high, dialogue was overemphasised, dynamic range was limited and overall it sounded a bit dull. ■



A bright future

CHOICE's **Matthew Steen** goes on the lookout for the latest developments in washing machines

Nutshell

- One new washer to recommend from eight we've tested.
- Auto-dosing development and enhancement is all the rage with washer manufacturers right now.

To get an idea of the technology you're likely to see on your next washing machine, in September CHOICE headed to Berlin to attend the IFA (Internationale Funkausstellung) consumer electronics show.

One exciting area of development is LG's integration of phone apps with its washers, meaning you can set your LG machine to start your wash via your smartphone. It's just a shame it can't load your dirty clothes for you too!

Following LG's technological lead, Samsung featured touchscreens on its washing machines – which we hope have been tested for water resistance.

Other, less space-age developments revolve around auto-dosing. This is when a machine stores laundry detergent – and sometimes also bleach or fabric softener – so you don't have to add detergent each time.

Some manufacturers, including Miele, are introducing features such as storage containers that house up to 1.5L of laundry detergent. You can choose whether to buy Miele's own brand of detergent or fill up the supplied container with your own.

Bosch and Siemens have auto-dosing features that use a different method, but all manufacturers we saw spruiking auto-dosing have been careful to design a machine that allows you to use their dosing feature without preventing you from using your preferred detergent.

Miele is also starting to produce its own single-use detergent pods based on certain stains, such as "sport" pods, which have a formulation designed to remove perspiration stains. ■

WHAT TO LOOK FOR
See *CHOICE*, Sep 13, page 69

HOW WE TEST
Log on to choice.com.au/washers

WHAT TO BUY

CHOICE recommends front-loaders that score at least 80% overall and 80% for dirt removal. For those who prefer top-loaders, we recommend those that score at least 70% overall and 70% for dirt removal. We don't recommend any machines with less than 55% in any score. For profiles of previously tested machines, see **choice.com.au/washers**

PREVIOUSLY RECOMMENDED*

FRONT-LOADER

82% LG WD14024D6 (8kg) (Sep 13)	$1249
82% Samsung WF1804WPC (8kg) (Jun 13)	$899
82% Samsung WF756UMSAWQ (7.5kg) (Jun 13)	$1199
81% LG WD12021D6 (7kg) (Sep 13)	$879
80% Bosch WAP24160AU (7kg) (Sep 13)	$1129

TOP-LOADER

74% Fisher & Paykel WL1068P1 (10kg) (Jun 13)	$1349
73% Midea MB45 (4.5kg) (Jun 13)	$329

FRONT-LOADERS

81%
LG WD14130D6 (8.5KG)

Good points

- Very good dirt removal, water efficiency, rinse effectiveness and spin efficiency
- Favourites program
- Woollens wash, machine only
- Relatively quiet

Bad points

- No water-saving option

*MONTH AND YEAR IN BRACKETS REFER TO THE CHOICE ISSUE IN WHICH THE WASHER WAS FIRST PROFILED. IMAGE: SHUTTERSTOCK

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Log on to choice.com.au/choiceextra (see below right) for a full index from 2007 onwards. Bold type indicates a product test, member survey or user trial report. Normal type indicates a CHOICE research report. *Indicates an update, addition or correction.

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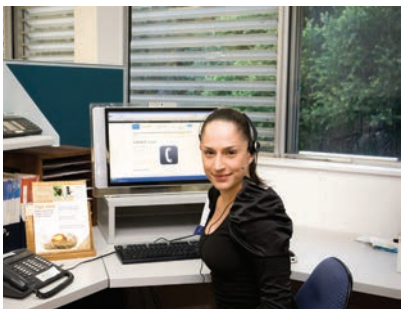

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Takes the cake

While the new cupcake pack claims "now with more frosting", the image tells a slightly different story. The pack is also suspiciously lighter.

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Happy Hop Water Riders Fun Zone
Its water park fun at home with slide, climbing wall, pool & hoop. Suitable for kids 3-5" tall. 420Lcm x 320Wcm x 230Hcm.

TINY TERRORS

Inches? We'd measure these water babies in millimetres.

HARD WORD

Thanks this month go to Denise Abbott, Hariklia Kessaris, Katie Limerick and Andrew Overall. If you have any other examples you'd like to share with other CHOICE members, send them with your full name to The Hard Word, 57 Carrington Road, Marrickville, NSW 2204. Please don't email us your entries – we need the unmarked originals.

PULP FICTION

What's so special about this tomato juice? Well, besides its "Tomato's" [sic.], the benefits it's so quick to lay claim to on the front of the pack – such as "It's really just fruit juice" and "No added sugar" – are debunked on the back.

Dog's dinner?

Sausage dog owners everywhere should be alarmed by this serving suggestion...

ISSN 0009 496X. Print post approved 100000729. Wholly printed in Australia by AIW Printing Pty Ltd, 26–30 Parsons Avenue, Springvale 3171 in 2013 for the publisher, CHOICE, 57 Carrington Road, Marrickville 2204.